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UNDERGRADUATE LIFE AT HARVARD

By Edward S. Martin

With Illustrations by W. H. Hyde and Howard Pyle

IF anyone started out to write about the people of the city of New York and their customs and manner of life, he would hardly think it necessary to say that there were many different sorts of people there who were busy about many different sorts of things, and lived various lives under conditions of wide diversity. It is understood that in a big city these differences of people and aims and circumstances always exist, but it is not so well appreciated to what degree analogous diversities exist in a great college. We are all ready to think, for all that some of us know better, that a college-boy is just a college-boy, and that one college-boy is about like another, and that they all go to college for about the same purpose, and pursue it in about the same way. There is an approximation to truth in that supposition, but not a very close one. The extremes of humanity in a big town are, of course, vastly farther apart than any two lads in a Harvard class, but still the difference between Harvard undergraduates is so considerable that it must be appreciated if one is to form any just idea of the elasticity and comprehensiveness of the bond that includes them all. In the academic department of Harvard there are nowadays nearly eighteen hundred young men. Rather more than half of them come from places so near Cambridge, that they can spend their Sundays at home. Pretty nearly half come from Boston and the towns and cities immediately tributary to it. Six or seven hundred come from outside of New England, and of these about one hundred and fifty or seventy-five come from New York and its suburbs. New England, outside of eastern Massachusetts, sends the rest. These eighteen hundred young men possess eighteen hundred different outfits of personal idiosyncracies, and besides that are exponents of exceedingly various systems of raising. The lads who come from a long distance are apt, though by no means sure, to be sons of well-to-do parents, and inured from childhood to the comforts and in many cases to the luxuries of life. A great many of those who come from the Boston district are in a similar predicament, but a large proportion of those who live within easy reach of Cambridge are sons of people who have little money to spare, and who have to count carefully the cost of the education they give their children. In this great collection of young men there are lads who are used, when at home, to dine in a dress-coat, and very many others who never possessed a dress-coat and see no immediate prospect of requiring one; there are lads with good manners and lads with no manners at all; lads who have been taught to keep clean and lads whose ablutions are infrequent and perfunctory; lads who are used to society and lads who are not; lads who are eager after knowledge for learning's sake; lads who covet it be-

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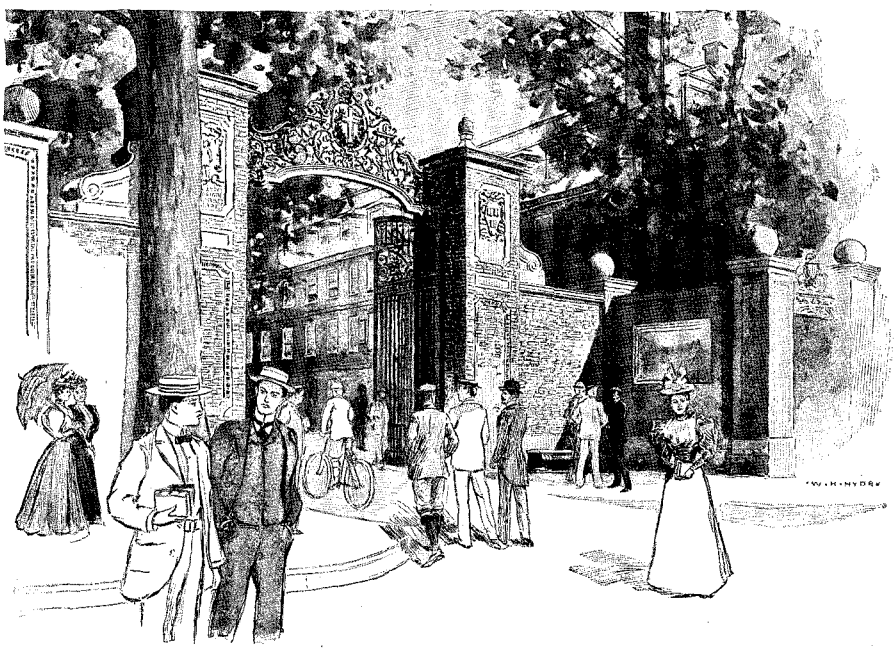

The Johnson Gate (West). Erected in 1890.

cause knowledge is power; lads whose parents are anxious that they should learn as much as possible because a smattering of knowledge is elegant. And, of course, there are lads of strong character and weak lads; lads whose minds have matured and lads who are still very young; lads of good morals and lads with an inclination toward unwholesome experiment; lads with an acute interest in athletics and physical prowess, and lads who are indifferent to muscle or speed; lads for whom the serious business of life has already begun, and others for whom the material conveniences have been provided in advance and who seek mainly such a training and such experiences as may best enable them to profit by what they have got. The usual length of time that a lad spends as an undergraduate in college is four years—not enough even under the most favorable conditions to make him over and turn him out a new man. Accordingly, as lads differ widely when they enter Harvard, they also differ widely when they are graduated. But they are perceptibly more alike than they were. They do not live together four years under conditions approximately similar without gathering some things in common. A group of Harvard seniors look more like individuals of the same breed than a group of Harvard Freshmen. There is less difference in their manners, their dress, their talk, and they may even have come to hold a good many sentiments in common. Big as she has grown to be, multifarious as her brood is, and in spite of the strong centrifugal tendencies that separate her children and send them each about his proper business, Harvard still stamps her own individuality upon them, in faint lines, it may be, but distinctly enough for practised eyes to detect.

There was an old Harvard and there is a new, and the line of separation is so recent that a graduate of less than twenty years standing can remember when it began to appear. It came with the elective system, and has developed year by year as that system has developed, and as students' names have multiplied in the Harvard catalogue. Twenty years ago there were still classes and class-feeling at Harvard. Most of the studies of Freshman year and nearly half of the Sophomore studies were prescribed. There were then about two hundred students in a class. There were some lectures which a whole class attended in a body, but for general purposes of instruction each class was divided arbitrarily on

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The Flower Rush on Class Day.

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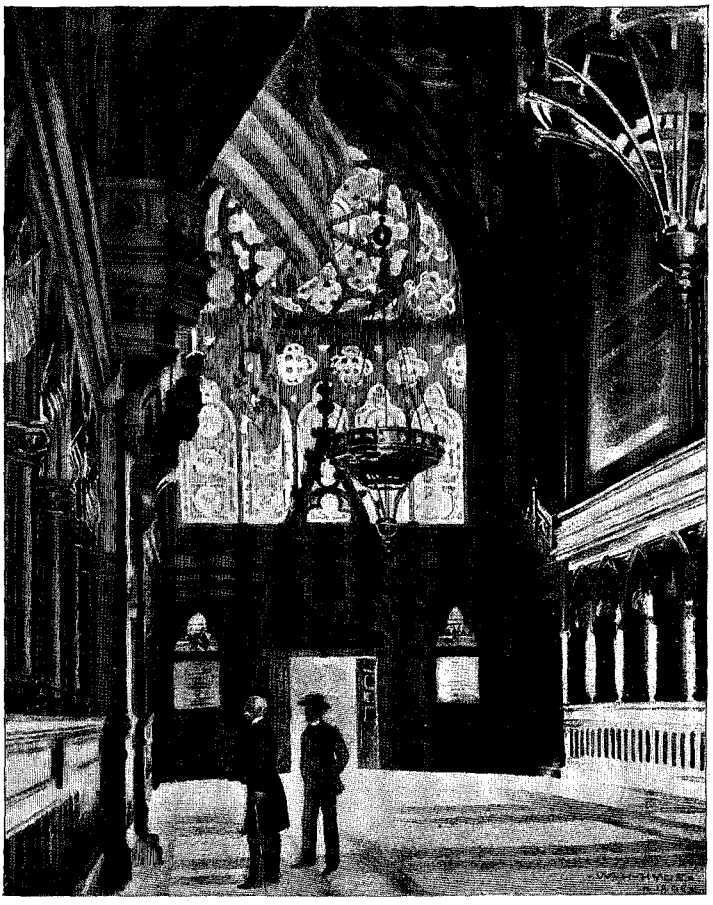

Vestibule, Memorial Hall, showing Memorial Tablets on the Right.

an alphabetical basis into divisions of thirty or forty men, who recited together. At that time all of a Freshman's class-room associations were with Freshmen. So were most of his other associations. He first got to know the members of his division by name from hearing their names called in the recitation-room. Presently, if he was of a reasonably social turn, he had scraped acquaintance with most of the men of his own division. To some lectures half the class, or even the whole class, went together. The roll-call at such lectures helped to identify the members of the class. At prayers, too, the Freshman saw his classmates all together, and usually his devotions did not absorb him so much but that every morning he looked a good many of his fellow-worshippers over. At prayers, too, every day he saw nearly all the undergraduates in college, and came to know a large proportion of them by sight. Each class had its seats together, and was thus divided off conveniently for inspection according to its seniority. Most lads came to college with some ready-made friends, and those who came from the larger schools had a considerable squad of more or less intimate associates to start with. The members of these bands of schoolmates were assigned to different divisions according to their names, and shared with one another the information they got about new men. Abbott, who had been at school with Smith and took his meals at the same club-table with him, quickly formed the acquaintance of Adams, Arbuthnot, Allardice, Bates and Barstow, and imparted his views about those young gentlemen to Smith, who reciprocated by putting Abbott in possession of his impressions of Rathbone, Robinson, Sands, Sawyer and Thompson. Lawrence, at the same club-table, presently knew Knowles, all the Lowells, Lane, Mullins, Marvine, Notman, and Pope; and Abbott and Smith learned very quickly what he thought of them. It seems to a retrospective graduate that in Harvard College in those days about three-fifths of the cursory talk of average undergraduates was about one another. It began when sub-Freshmen met to be examined for admission, and it continued until graduation. The amount of attention that men paid to one another and the time they devoted to estimating one another's intellectual, physical, social, and moral qualities,

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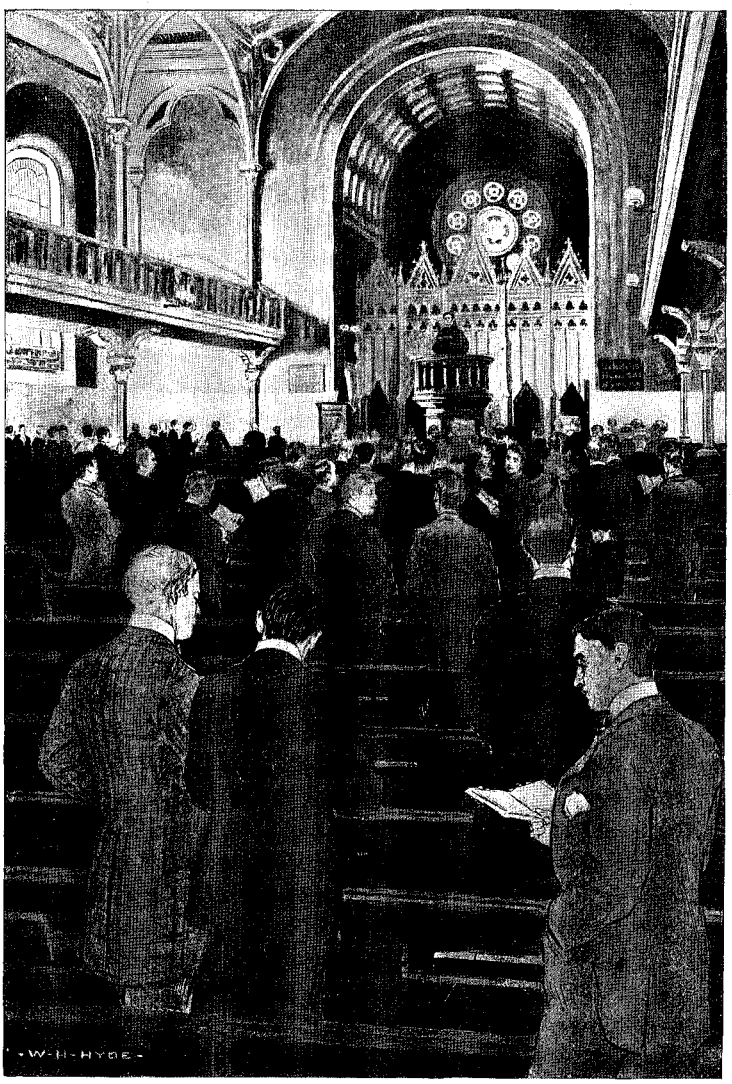
and discussing details of conduct was extraordinary. It cannot be said that every man in a class knew every other man, but the apparatus for bringing men of the same class together was efficient, and it did usually happen that by the end of Freshman year nearly every man believed that he knew, or knew about, every man in his class whose acquaintance it seemed likely to be worth his while to make. Men were misjudged, misunderstood, overestimated and underestimated; but acquaintance was very general and was constantly ripening, and estimates were in a constant state of revision and reconstruction. In those days the sentiment called class-feeling flourished. Men knew their classmates, and knew their class, though their acquaintance was by no means limited to it. After Freshman year, especially, they began to know the men in other classes, and often to form friendships with them. But they always felt a strong interest in their own class, bragged about it as a class, and believed it, if possible, to be the best class in college, or certainly better than the classes immediate-



Morning Prayers—Appleton Chapel.

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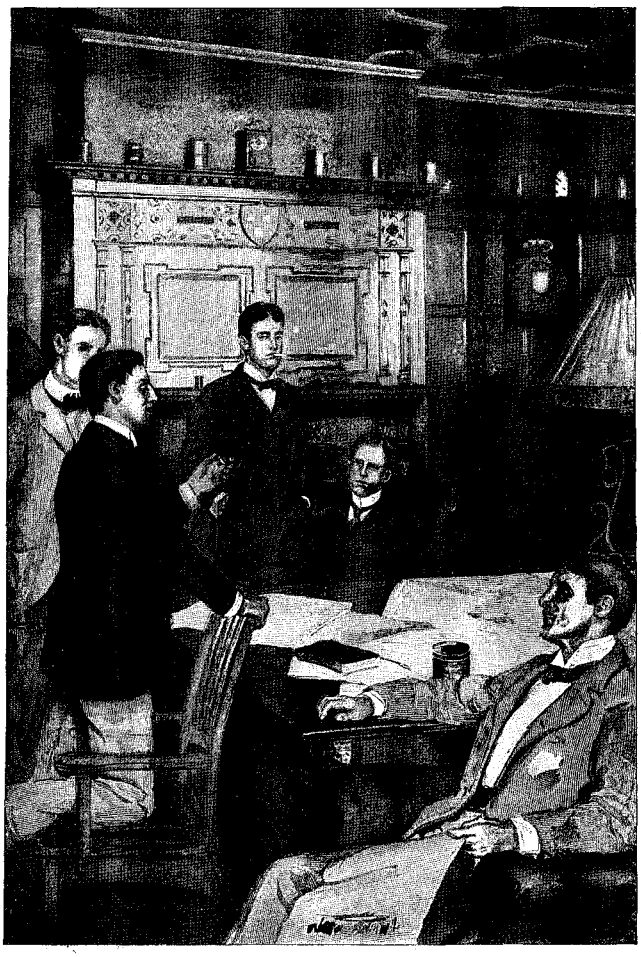

The Delta Phi Club.

ly ahead of it and next behind it. They knew it could cheer louder than any other class, and so far as demonstrated facts allowed, they tried to believe that it had the best ball-nine and the fastest crew. A Harvard class in the centennial year of American independence was still a family, not very closely united, but still conscious and appreciative of a tie which was recognized as existent, even though it did not bind very tight.

Nowadays a Harvard class has come to be a much larger and looser aggregation of individuals, and the facilities for knitting it together have almost disappeared. Between four and five hundred men now enter college together. Only a single study, English, is prescribed to all of them. All the rest they select, each man choosing what best suits his taste, inclinations, and purposes. Most of the elective courses are open to students of several classes and to graduate students, and when a Freshman has sorted out the studies he purposes to pursue, he finds himself in the lecture or recitation room with an unclassified body of learners, most of them no doubt Freshmen like himself, but very likely with plenty of Sophomores too, and possibly with other upper-class men and graduate students. Compulsory prayers have passed out of existence, and he rarely or never sees his own class all together at one time. Indeed, there is not a lecture-room in Harvard College that will seat all the members of the present Freshmen class at once. He rarely even sees a group of men together in any class-room of whom he can be sure that all of them are his class-mates. Instead of reciting day after day throughout a college year with the same squad of youths, he recites with four or five different sets, each of which is composed of men who happen to have chosen the same course as he. It is possible, in the course of a year or two, under favorable conditions to learn to know a good deal about two hundred men, but to get the run of four or five hundred men under conditions that are not particularly favorable is, obviously enough, impracticable.

But though the tie of class has been so stretched and honey-combed at Harvard that it does not serve the social purpose it once did, it must not be supposed that every Harvard man goes his own gait without definite ties of association with his fellows. The Harvard "Club Book" and the Harvard "Index" for last year record the ti-

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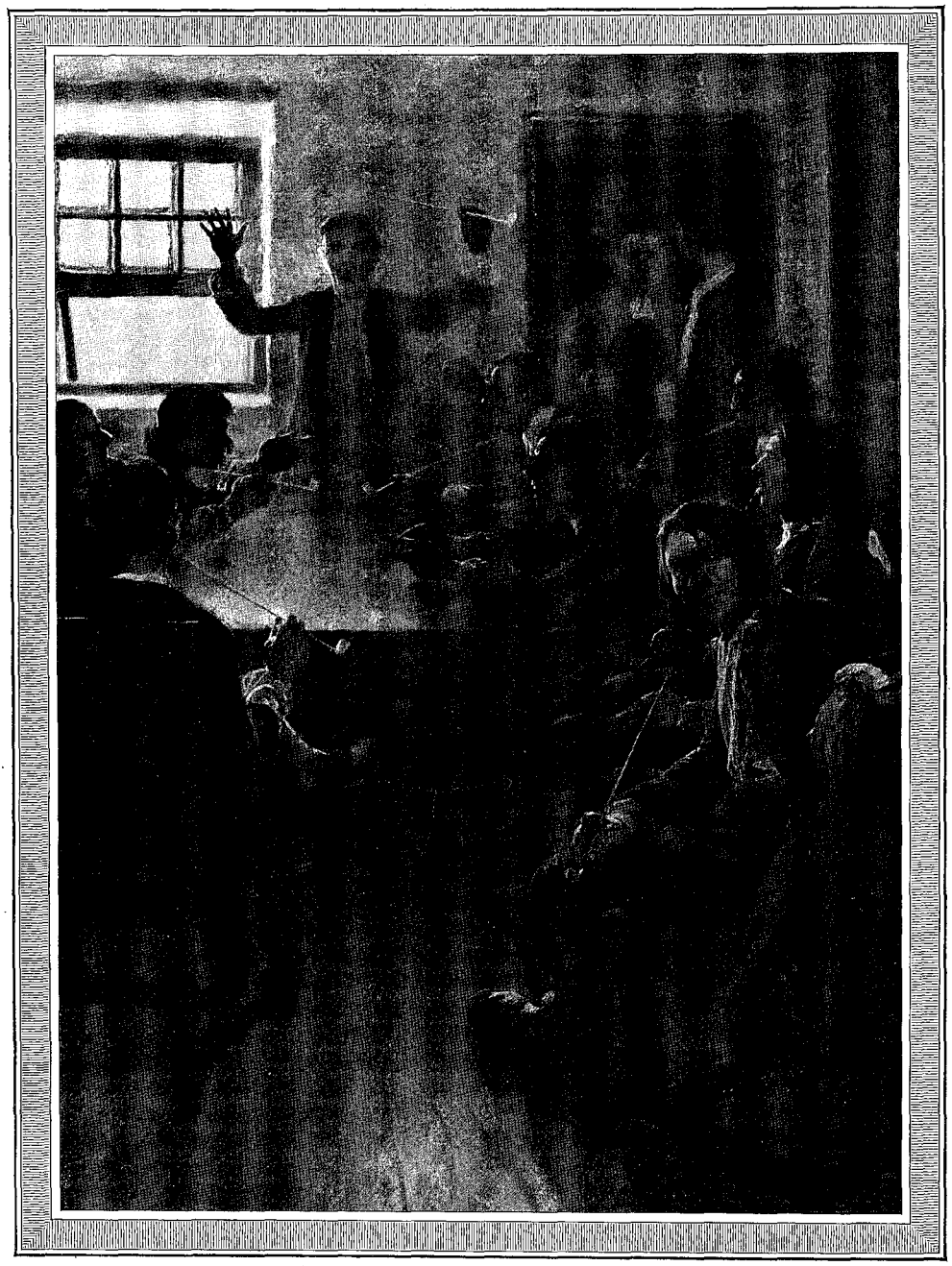

UNDERGRADUATE LIFE IN 1679.

"We found there eight or ten young fellows sitting around, smoking tobacco, with the smoke of which the room was so full, that you could hardly see."

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tles, and in most cases the membership of some ninety organizations of students, some primarily social, some remotely so, but all of them serving in different degrees to bring men together. In this list are the half-dozen organizations which are devoted to the interests of the college press; the score, or thereabouts, devoted to sports and athletics; the five or six devoted to music; the school clubs, as the Andover, Groton, St. Mark's, and St. Paul's clubs, where the tie is a common experience in a preparatory school; the clubs of locality, as the Canadian, Southern, and Maine clubs; the religious societies, half a dozen of them; the clubs based on an interest in a particular study, as the English, Classical, and Natural History clubs; the clubs where French and German are spoken; the political clubs; the clubs in derogation of strong drink; the debating clubs; many other clubs devoted to other interests, and finally the half-score or so of clubs chiefly social, some large, some small, whereof whatever other excuse they find for being, the chief basis of membership is general affinity. In this latter group belong the Hasty Pudding and Pi Eta, the Porcellian and the A. D., the Institute of 1770 and its shadowy satellite, the "Dicky;" the Alpha Delta Phi, the Delta Phi, the Zeta Psi, and the Theta Delta Chi, all of which have houses or rooms where the members meet and spend more or less of their time. These last four clubs are all of comparatively recent origin. So is the Delta Upsilon, which differs from them in having a larger membership, and, at last accounts, in allowing considerations of scholarship and literary proclivities to influence its choice of members. Like it in that respect are the O. K. and the Signet, societies of age and standing, but without club-rooms. Finally there is the Med. Fac., and such social apparatus as Harvard has these various organizations constitute. There are enough of them to cover a good deal of ground if their membership was widely enough distributed, but, as a matter of fact, the societies that are of the most use in promoting acquaintance and social relations affect only a small proportion of the undergraduates. A few men belong to more clubs than they have time to attend to, and a large majority of their fellows belong to none at all. What concerns the majority is possibly of the most importance, but as long as there is a social machine at Harvard it is as well to look it over and see how it works and what it does.

Suit Worn by Barnabas Hedge, a Member of the Class of 1783, at the Graduating Exercises of the Class.

When Thomas Bulfinch, of Boston, enters Harvard with some four or five hundred other young men, he finds himself in possession of a good many ready-made social advantages. He has been fitted for college at a good private school in Boston, where the other lads of his year were boys whom he had known ever since they were all in knickerbockers. A dozen of them enter at the same time. They are sons of well-to-do people in Boston society, and are a reasonably good-looking, civilized squad of youths. They organize themselves into a club-table, and take their meals together at the best boarding-house they can find or afford. They not only know one another pretty well, but they all have more or less acquaintance with the upper classmen, and most of them have cousins or brothers or old family friends in college. So Thomas steps into a ready-made circle, and proceeds to take notice how he may profitably enlarge it. He has talked Harvard college pretty steadily with his pals for some years,

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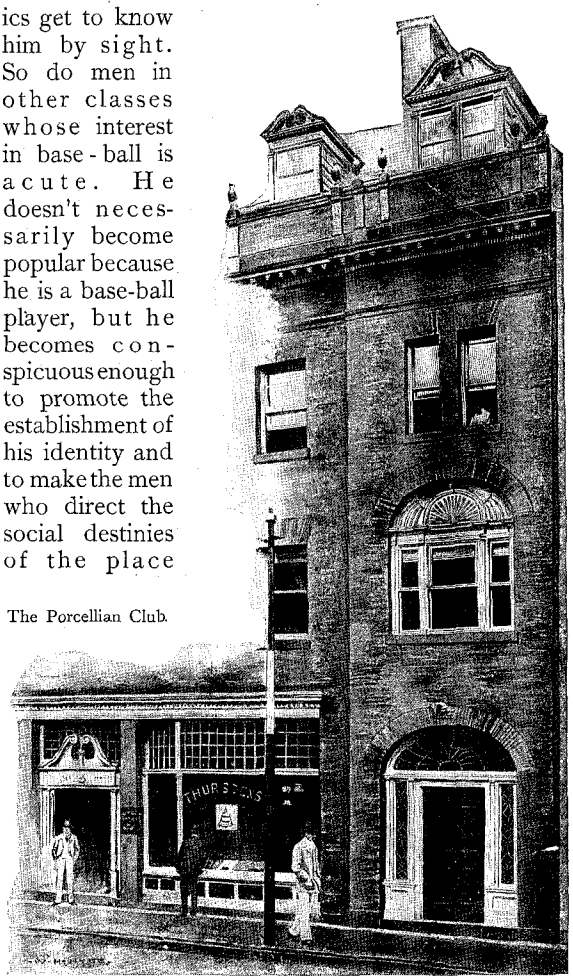
and has a fairly accurate knowledge of the salient social facts about it. He is a fair student, and has a good preparation, and a tolerably well-trained mind; and if he was ambitious to be a high scholar he could probably be one, but college offers him so much besides high-scholarship that seems worth his while, that he is quite satisfied to be a fair scholar only, and to devote a considerable share of his attention to the experience of other sensations and the accomplishment of other ends. He has a good equipment of energy, both physical and intellectual, and is a lad of force, a good deal of it being still undeveloped. Besides the necessary book-learning which he got at school, he acquired exceptional proficiency in manipulating a base-ball. He enjoys playing base-ball and intends to play in college, and his pals know of his proficiency, and think and talk a good deal about it. Wherever Thomas goes, to his lectures and recitations, to Jarvis and the Soldiers' Field, to his meals and his room, to other fellows' rooms, to the billiard-room in Harvard Square most affected by Freshmen, and to punches, and in and out of Boston, he sees new faces and takes note of them. He has a room in a private dormitory where several of his club-table companions also live, and he gets to know by sight other men in that building. He and his pals presently form relations with other squads of youths from other schools who constitute other club-tables, and with whom they discuss issues of class politics. At the class-meeting Thomas's crowd run him for captain of the ball nine, but a bigger crowd from another school down him and get their man in. Still Thomas's name has been spoken in the meeting and he has made one or two more acquaintances there. It must not be supposed that he is or ever becomes while in college over-ready to make acquaintances. He is polite and civilly responsive, but is hardly more likely to speak to a man whom he does not know in the yard or in a Cambridge street-car than you would be to speak to a stranger on Broadway or in an elevated railroad train. He is especially strict with himself at first about scraping an acquaintance with a man, and especially an upper-class-man, whom he wants to know, for fear that any betrayal of unchastened eagerness would be discerned and remembered to his social detriment. Being of a social turn, however, Thomas does make acquaintances, some by hook, and some by casual crook, but most of them by more formal processes of introduction. Some of his friends in the upper classes have him in their minds, and pay him the civility to call upon him. He has something to say to new acquaintances, and has been used to having views and expressing them, and his manners are good, and more than all he has in fair measure that balance of faculties that is called common sense; and so it happens that he usually leaves an agreeable impression behind him. He studies intelligently but not to such excess as to prejudice his interest in the social side of college life. When spring comes he plays base-ball on his class-nine, and such men in his class as care for athletics get to know him by sight. So do men in other classes whose interest in base-ball is acute. He doesn't necessarily become popular because he is a base-ball player, but he becomes conspicuous enough to promote the establishment of his identity and to make the men who direct the social destinies of the place



The Porcellian Club

aware of his existence. The upshot of it is that Thomas, becoming conspicuous enough to be discerned, and being agreeable enough to be liked, and being satisfactory in most overt particulars, presently finds himself the possessor of a coveted distinction in being one of the ten Freshmen elected members of the Institute of 1770.

"In Noyes's room the awful pot appeared."

Drawing by Washington Allston, class of 1800. Reproduced in the Souvenir of the Hasty Pudding Centennial.

The precise relation of the D. K. E. society, vulgarly known as the "Dicky," to the Institute, is a secret which is shared pretty equally between the members of the society, and the newspapers of Boston. The newspapers explain annually that the "Dicky" is a society behind the Institute, and that the first two-thirds or so of the hundred men who are elected into the Institute become members of the "Dicky." The newspapers are quite confident that the first ten of the Institute are also the first ten of the "Dicky," and when members of first tens are seen shortly after their election doing all manner of fantastic things about Harvard Square, and even in Boston, the explanation is that these young men are "running for the Dicky." Judging from outward manifestations this "running" seems to be a process of probation wherein the candidate is handed over to tormentors whose will for the time being takes the place in him of his own. When Thomas Bulfinch, after his name has been spelled out in the yard at night by the Sophomore members of the Institute, is seen leaving newspapers at Sophomores' doors in the early morning, wheeling baby-wagons along Massachusetts Avenue, and doing other such humble offices, no body who knows Harvard College will have any doubt that he will presently be a member of the "Dicky." From that time on it is plain sailing for him. There is no bushel over his candle. It has been put in a candle-stick, and set forth, and if it does not shine it will be because of a defect in luminosity, and not from any lack of fit position.

Programme of a Pi Eta Entertainment.

Drawn by F. D. Millet.

When Thomas returns to college in the beginning of his Sophomore year, he occupies a place of considerable social power, for it falls to him and his nine peers of the Institute to select the next ten of their class-mates who seem most suitable for membership of that society. With four or five hundred men to choose from, whom do they select? Naturally their choice is limited to the men they happen to know, and perhaps between them all they know half the class. Thomas's special interest in this process of selection is to look after the interest of those of his particular fa-

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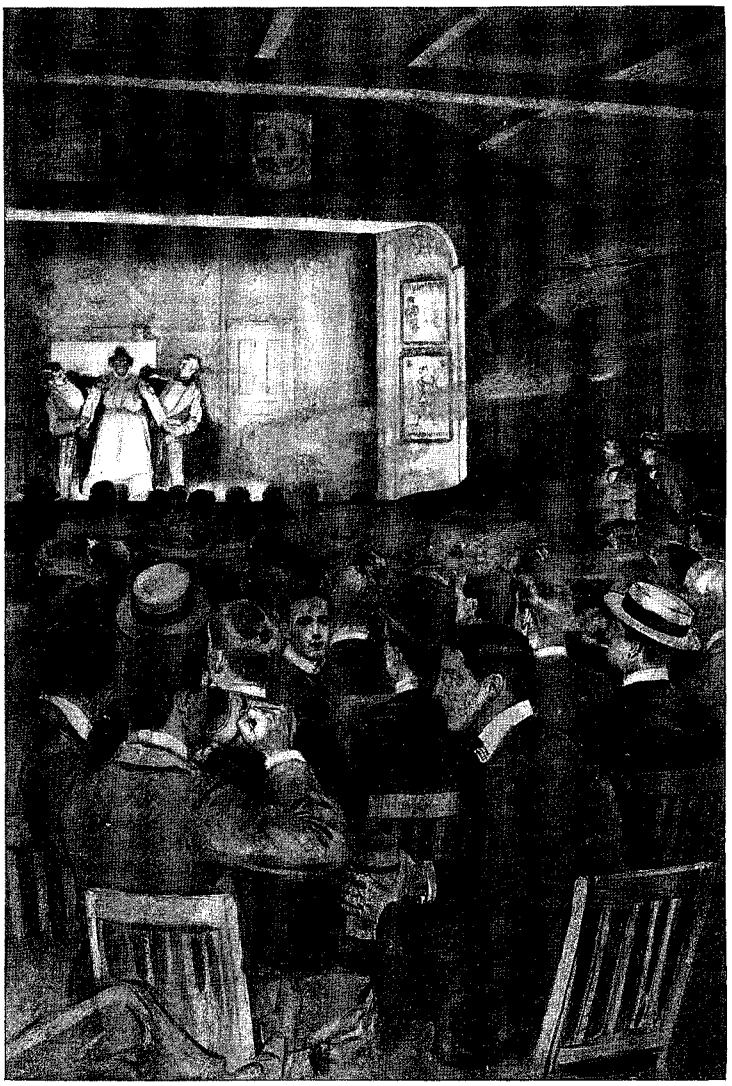

Strawberry Night at the Hasty Pudding Club.

miliars whom he likes the best. He sees to it that as many men as possible from his club-table get into the second ten. The beneficiaries of his influence, on being admitted, aid him as far as they can in getting a due number of their pals and his into the third ten, so that in due time the whole club-table is taken into the Institute, and a fair proportion—perhaps all—of them get in early enough to share in the advantages of the shadowy Dicky. And as it happens with Thomas's club-table, so it happens with other club-tables, made up of men from other schools. The club-tables do not have things all their own way in Sophomore year; neither do their members necessarily abuse the advantages of their position, but their position is advantageous, and they profit by it.

Early in Sophomore year, Thomas, continuing his triumphant social career, is invited to be a member of one of the small clubs made up mainly of Seniors and Juniors, which take in a few Sophomores. He joins, say, the Delta Phi. It affords him the conveniences of a pleasant club-house and the society of three or four members of his own class, ten or twelve Jun-

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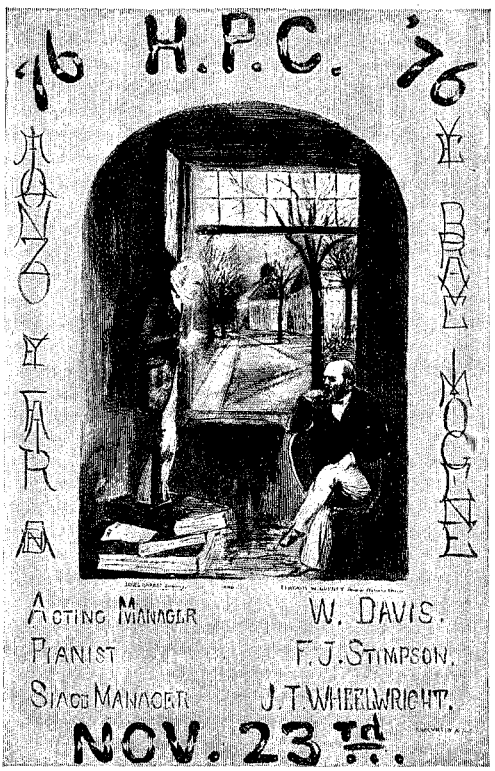
iors, and a like number of Seniors. Very likely also it relieves him of the risk of suffering inconvenience from the enforcement of the no-license law which prevails in Cambridge, and that is a consideration, for it should be known that there is no public place in Cambridge where two sojourners may lawfully share a bottle of beer over their lunch. Thomas finds the society of the Delta Phi club-house agreeable and its privileges handy, and it is possible that he might spend too much of his time there if it did not happen that while his habits as a Delta Phi clubman are still in a formative state he learns that he is one of three or four gentlemen who have been chosen to represent the Sophomore class in the A. D. Club. Being already an active member of one club and two societies, two certainly, and all presumably, with club-rooms to maintain, Thomas blinks a little at the prospect of incurring liability for another set of club dues, especially as he has about as much present use for two clubs of the same general character as a cat traditionally has for two tails. Nevertheless, he bows gracefully to the system, and promptly joins the A. D., thereby securing another set of club-house privileges and further advantages of social intercourse with selected outfits of Seniors and Juniors.



Hasty Pudding Club Poster, 1876.

Silver Medal Bearing the Seal of the Pi Eta Society.

Thomas has now been in college only a year and a half, but his social career is practically complete. The only club that is left in college to which he considers it an imperative necessity to be joined is the Hasty Pudding, and into that he will glide in due time to a certainty, and at no necessary cost of the slightest intermediate effort. If his aspirations are satisfied he will pay such attention as is necessary to his studies, and spend the greater part of his leisure in his clubs. He will find congenial society in them, and will probably make friendships which will be a pleasure to him in after life. He is well situated to have a certain kind of fun. He has the usufruct of one complete set of the social privileges of the Harvard system, unhampered by any reasonable possibilities of reverses, or any irksome responsibilities about anything but his personal comfort. He must study enough to keep up with his classes, or else he will be dropped, but even if that happens he will always enjoy some of the most agreeable privileges that can belong to a graduate. There will always be a couple of pleasant houses in Cambridge where he will be welcome and will receive polite attentions from agreeable young fellows, whether he comes out to a dinner, or to class day or commencement, or stops on his way in town after watching some game on the Soldiers' Field. It is not surprising that some men after achieving membership in the small clubs take little thought thereafter about the further extension of their experience of Harvard life. Into the clubs they go,

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and there they stay, content with ease and good company, as calmly and ingloriously as a billiard-ball in its pocket, their main use in the college microcosm being to afford observers awful examples of Harvard indifference.

The small clubs are not conducive to sustained effort in the public service on the part of their members, but, after all, their seductions are not necessarily irresistible. Young men of energy and ambition may find it amusing on occasions to sit on the edge of a table and throw dice for drinks, but they will not be content to settle down to that sort of thing as a steady occupation. For superior men who are too active to be pocketed, the clubs are pleasant without being unprofitable. It usually happens, in spite of the apparently haphazard system by which the small clubs are recruited, that a good many superior lads get into them, who continue to be forces in the college during all the remaining years of their course. It is the instinct of leaders to lead, and lead they will if for nothing more than for leadership's own sake. There are usually such leaders among the Harvard clubmen, but they are leaders because it is in them, and rather in spite of their being in the clubs than because of it. Supposing that Thomas is a young fellow of too much inherited vigor to permit his powers to stagnate, he will still keep in the ring, for all that there are cushioned seats reserved for him in private boxes among the spectators. He will still, in spite of his embarrassment of social opportunity, pay decent attention to his work as a student, he will play baseball if his efficiency in that continues to be so exceptional as to make his services desired by the captain of the University nine;

One of the More Luxurious Rooms (Claverly Hall).

when he gets into the Pudding he will act in theatricals perhaps, and he will try generally to keep his finger in such of the college pies as come within his reach. If he is recognized as a representative man of energy and influence he may be chosen into the Signet or O. K., even though he has no special turn for letters, and has evaded the importunities of the editors of the college papers. When his class graduates, he will very likely figure as one of its class-day marshals, and what is more important, he will carry away with him, along with some scholarship and friendships and associations of value, a considerable share of true education which will be useful to him in transacting the various business of life. Harvard will have been a generous mother to Thomas; somewhat too indulgent no doubt, but still truly munificent.

If Thomas's luck had taken a slightly dif-

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ferent turn he might have gone in the Zeta Psi and Porcellian clubs, and so into the Pudding; or he might have failed to reach either A. D. or Porcellian, but still have been a member of one of the younger clubs, and still a member of the Pudding; or he might have taken a different course at the start and brought up in the Pi Eta or Delta Upsilon clubs, in either of which he would have found plenty of companions. And again it might have happened to him, as it does actually happen to two-thirds of his classmates, to go through college without joining any club or society whatever, except such as are based on a common interest in some study, or some school, or locality, or in some form of religion. If this latter experience had been his there would have been nothing deplorable about his fate. In Harvard College proper twenty years ago there were less than eight hundred students. At the beginning of the present year there were 1,754. The social apparatus of the college has been developed and supplemented to some extent, but its enlargement has not begun to keep pace with this large increase of membership. There is the less need that it should have kept pace with it fully because the bulk of the increase is due, not to Harvard's reputation as a social centre, but to the opportunities she offers to students. Hundreds of men come to her every year for purely scholastic purposes, to learn what her professors teach, and with no more idea of such a course of social, athletic, and convivial experiences as our young man, Thomas, has gone through than of going to the moon. Some of these men are unsocial persons, who are satisfied to go their own gait on their own hook; others are unsocial because their work as students engrosses their energies; others because money is scarce with them as well as time. The command of a reasonable amount of money does not secure social success to its possessor at Harvard, or in any college, but it does give opportunities. A student whose means are very narrow, often has to supplement them by money-getting work, which occupies the hours that his studies leave him. If he takes a scholarship his rank must be high, and high rank involves hard work and devotion to one's task. He is not only more frugal but busier than his fellows whose allowances are bigger. He avoids even harmless dissipations, because he cannot afford them. Consequently, so far as he seeks society at all, it is the society of men of like aims and conditions with himself, as being more convenient for him, and more congenial too, as well as more feasible. A man does not have to be joined to a club or a society before he can converse with his fellow. The clubs have their uses, but probably the most satisfactory talk that goes on between undergraduates is not the talk of the clubs, but the seasoned communications born of intimacy and affinity

A Room in College House.

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A Room in Holworthy.

which pass from man to man by gaslight in the college rooms. A man may be too poor or too busy in college to form a large acquaintance, but not to make friends and to get the good of friendship. That the richer and the poorer lads are not ordinarily thrown more together at Harvard may be a misfortune to both of them, but it is one that they both bear with equanimity. The man who has a scholarship and lives in College House has, usually, begun the serious work of his life. He hasn't begun altogether from choice, but partly from necessity, and his environment and its opportunities are presumably satisfactory to him. He didn't come to college to have fun, but to work. He finds all the work he can do, and as much chance for recreation as he can improve besides. As a student he is in the position which his brethren of the clubs will be in a year or two later when they enter the professional schools. There the more sensible of them will realize that their success in life depends on what they are able to do with their heads, and they will put away childish things and apply themselves for all they are worth.

Let no one be sorry for the poor student at Harvard. He is the right man in the right place. He may choose all knowledge to be his and the best the university has will be spent to aid him in making good his title to his property. He has everything to work for, everything to work with, and much fewer distractions than his more affluent fellow. He is the especial pride and pet of all the benefactors the college has ever had. All the prizes that are intrinsically valuable have been until this year for him and for no one else. He is not an exception for whom allowances are made and who suffers by contrast. He is, apparently, the rule, and his brethren are the exceptions—very numerous to be sure—and allowances are made somewhat grudgingly for them. It is not the poor student who suffers because the present social apparatus has been outgrown so much as the student who is not too busy to have social aspirations, or too poor to cultivate them, but whose reasonable inclinations are never quite satisfied because the fact of his presence in college does not transpire in the right quarter at the right time. It will be remembered that when Thomas Bulfinch got into the

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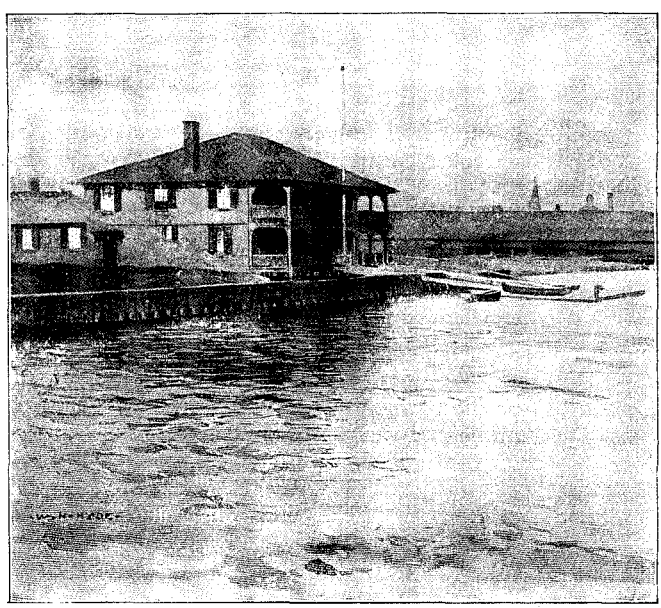
An Editorial Council of "The Daily Crimson."

Institute and presumably into the Dicky also, he bestirred himself to get all the best fellows—that is, the fellows most congenial to him—into those societies. So did the other club-table representatives, who got in with him. By the time the club tables were sufficiently represented, and the fellows who happened to know one another were duly provided for, the Sophomore societies were full. Of course, in a college, where no man knows more than a third of his classmates, and where the class as a social unit has passed away, it is perfectly possible for social gems of a highly desirable ray to be entirely overlooked. This seems to happen pretty often, Lads go to college from small schools, unallied with any strong company, and without social connections of any sort, and miss associations which would be both pleasant and profitable to them, not from personal unfitness, or from individual defect, but because their qualities are not discovered in time. Such men do not go through college alone, but they split up into small groups. They form friendships and they find their satisfactions, but some of them make not more than a score of acquaintances all the time they are in college. It is the presence of such men in considerable number at Harvard that makes it evident that the present societies are very imperfectly representative. Twenty years ago when the Hasty Pudding and Pi Eta clubs had elected as many men from a class as they could, they were reasonably sure that they had taken in nearly all the men in that class not otherwise provided for, whose idiosyncrasies seemed adapted to the requirements of their membership. These clubs took in in those days about three-fifths of a class; now, they and Delta Upsilon between them take in hardly one-third. The evil result of this difference is that a good many men who would



The Weld Boat-house.

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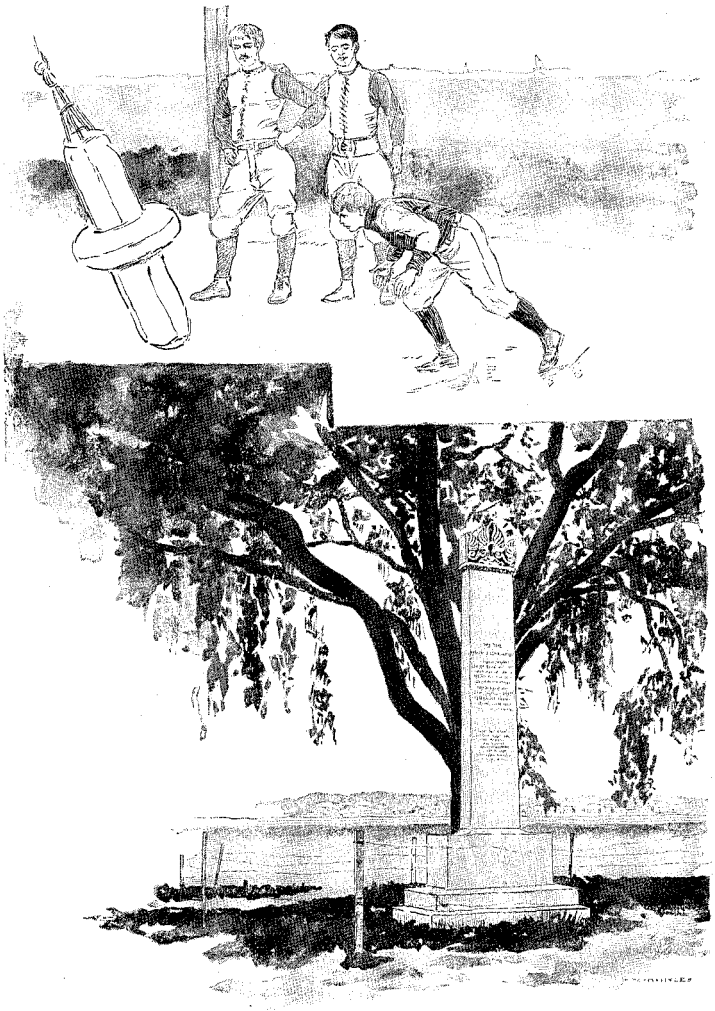
Practice at Tackling.



Soldiers' Field, showing the Memorial Stone.

like to be in the Pudding or some other of the organized clubs and societies, and who are qualified for membership of them, don't get in ; the good result of it is that failure to get into the societies and clubs no longer necessarily implies a serious disparagement of a man's social qualities. When two-thirds of all the men in college are left out of all the purely social clubs and societies it makes it easy not to be in any of them. The bigger the crowd is that the clubs exclude the more salubrious and cheerful it is for the excluded. It is pleasant oftentimes to be in the coop, but the position outside of the slats has its advantages. It is a condition of great freedom which a really sturdy chick may appreciate.

It is doubtless due to the failure of Harvard's older clubs and societies to provide for the wants of the growing family that so strong a movement has lately developed to start a large new club which shall admit not less than a thousand members, and which shall practically be open to any member of the college who desires to join it and who is able to pay its very moderate fees and dues. Such a club, it is believed, would afford a common meeting-ground for all the members of the university who care to rub against one an-

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An Anxious Parent Sees the Dean.

other, and would meet a want which is felt to be rather urgent in Cambridge of a public place where the ordinary incidents of civilized life in the way of food, drink (possibly), newspapers, shelter, and companionship could be experienced. Dr. Birkbeck Hill, in his recent book about Harvard, laments the lack there of anything corresponding to the common rooms of Oxford. "I wish," he writes, "some generous and worthy benefactor would rise; some hospitable man who knows how much a pleasant meal removes awe and gives us "suppler souls," who would provide Harvard with a hall for the professors, assistant professors, tutors, and instructors, a noble kitchen, a good cellar, a stock of old wine, and a half dozen Common Rooms. Perhaps, large though the staff is, one Common Room would suffice at first till the art of using it had been acquired. . . . Let Harvard once get two or three Common Rooms built, and hospitable customs will begin to form." This lack which Dr. Hill deplores, a university club of the right sort might contribute very materially to supply. If it did no more than serve the purposes of the Princeton Inn, at Princeton, it would be helpful, for at present there is no public place in Cambridge where a graduate can get a comfortable dinner and find shelter for the night. Boston is so near that old Cambridge has never developed a good hotel. If college men have a dinner to give or visiting strangers to entertain, they do it at a Boston hotel. Unless an undergraduate belongs to some undergraduate club, he cannot buy a bottle of beer without sending to Boston. Beer is said to affect the livers of some persons unfavorably, and it is undoubtedly liable at times to be consumed in excessive quantities by individuals, especially in youth; but whether the waste of time and energy that would result in having beer and other potable fluids procurable in Cambridge, is a more serious evil than the waste of time and money and the dearth of certain social opportunities which is incident to the practice of keeping all the Cambridge beer in Boston, is a nice question.

A great undergraduate social club in Cambridge might possibly help to ameliorate the embarrassment to which Harvard is subject just now, because of the difficulty of providing suitable food at moderate cost for her growing children. Students who can pay well for their board do well enough at their private boarding-

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houses, but those whose expenditures are more limited suffer much inconvenience. Memorial Hall takes care of at least a third more men than it has room for, and five or six hundred men who would like to share the competition for meals which takes place there cannot be admitted even to that privilege, but keep their names on the waiting list until a vacancy occurs. The Foxcroft Club, where life can be sustained at smaller cost than at Memorial Hall, is also overcrowded, but hopes, not confidently as yet, to be presently enlarged. Such a university club as is proposed certainly would not undertake to provide cheap board to undergraduates, but even if it only afforded an occasional change of diet to those of its members who boarded at Memorial or Foxcroft, it might make their condition more agreeable.

Because the organized social apparatus of a great college is tangible and in sight there is always danger of having it engross too much of the observer's attention. It is a relief to turn from the whole scheme of clubs and societies, and the hopes and jealousies of their members, and would-be and wouldn't-be members, to those elements of Harvard life which are outside and independent of all of them. Every Harvard graduate, whatever pleasure he may or may not have had in clubs, must look back with satisfaction to experiences to which they contributed nothing. Honest study is like any other form of virtue in being its own reward. There is a satisfaction in it that of course many youths fail to appreciate or cultivate in anything like the degree that it deserves, but the majority of Harvard men nowadays do appreciate it. They are interested in their daily work, and in the enlargement of their intellectual horizon which follows the attention they pay to it. And then, a college room is a delightful place. Its occupant for the time being is its master. He can do as he will in it; lock his door and be not at home; admit all comers; sit alone and read or study, or sit with his congenial friend and talk out whatever he may have the good fortune to have in his mind. One Harvard graduate certainly, who found many pleasures of very varied sorts in college, remembers very few with such a sense of solid comfort duly taken as certain talks had in college rooms with good men though young, about letters and life and people, the immediate environment, and the greater world on the brink of which all college men stand. Music has charms, superlative charms, in college too. In this same graduate's memory there are few musical associations more consoling than the memory of what he heard, half asleep in a chair before a fire, while a good mu-

Interior showing the Mantel of the Hasty Pudding Club.

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sician, who was his classmate, sat at his piano in the corner. Some of the calmest and most peaceful memories of college are the best. The more boisterous pleasures we smile to recall, and wonder as we remember them at the vigor and the folly of youth. But about those quieter streaks of happiness there was no folly and they involved no remorse.

A Harvard professor tells with satisfaction a story that illustrates the number of different interests that may prosper simultaneously at Harvard nowadays without at all interfering with one another. One night a year or two ago, Mr. David A. Wells gave a lecture in a large room in Sever Hall, on some subject connected with political economy. On the same evening a mass-meeting of students was called in Massachusetts Hall, to determine what action should be taken at a critical juncture in intercollegiate athletics. The professor started rather late to hear Mr. Wells, and as he went he lamented to himself that the mass-meeting would draw so great a crowd that the lecturer might have to talk to empty seats. When he got to Sever, he found the lecture-room so full that he had to stand up. He got tired of standing after awhile and went away, and as he came through the yard it occurred to him to look in at the rooms of the Classical Club. There he found twenty-three men sitting around and discoursing upon such matters as the members of a classical club discuss when they meet. The mass-meeting was thoroughly attended too, and the professor went home very much impressed with the idea that Harvard had come to be big enough to take thought about several things at once.

An example of the comprehensiveness of the interests of Harvard students appears in the "Student Volunteer Work," in which a considerable number of undergraduates engage. It might be called an elective course in sociology, for that very nearly describes it, except that the work done does not count toward the A.B. degree. The work has an organized committee and a salaried Director who knows about the organized charity work of Cambridge and Boston, and who is qualified by special knowledge and long experience to steer young men who wish to learn to help their fellows, into the courses in which experience has found that altruism can best work. Under the supervision of this director, students visit charitable institutions and learn how they are conducted; they also serve the Associated Charities as visitors to the poor, provide entertainments for hospitals and asylums, manage boys' clubs and lending libraries, and serve their brethren in other ways. Another field of philanthropic labor is the Prospect Union in Cambridgeport, an enterprise of the university extension pattern, where working people who want to know, go to evening classes and learn. The classes, almost without exception, are taught by Harvard undergraduates who give one evening a week to the work. The other main attraction of the Union is its weekly lectures, most of which are given by members of the Harvard Faculty. It is stated that since the Union began in 1891, every member of the Faculty from the President clear around to the President again, has lectured there several times.

One dark night, just about twenty years ago, before Harvard had experienced the fundamental changes which have made her what she is just now, some young gentlemen, whose identity was never established, painted in large greasy black letters on the front of University Hall the words: "The University is going to Hell." There have always been persons, some of them sons of Harvard, some not, who have been in sincere accord with this sentiment. Doubtless there always will be such. Dr. Cotton Mather was of that mind and very discontented with his *alma mater*, when he wrote in 1717 to Elihu Yale, suggesting that if Governor Yale should make an important gift to the struggling college about to be moved from Saybrook to New Haven, he might very reasonably give his name to it. George Whitfield was of the same persuasion, in 1740, when he wrote that the light of the New England universities "has become darkness—darkness that may be felt;" that "bad books have become fashionable amongst them;" and "Tillotson and Clarke are read instead of Shepard and Stoddard." Some people may be of that mind even now, and think, perhaps, that Harvard has outgrown her backbone and is ready to tumble apart by her own weight. Others grieve over the dissolute tendencies of some of her scholars, and sigh for the olden time

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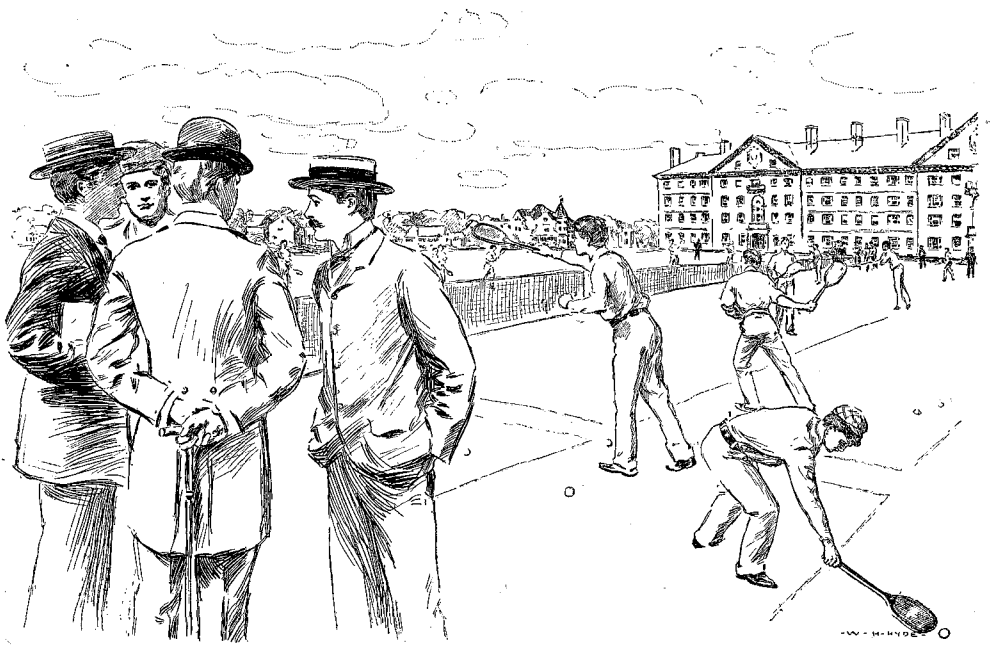

The Tennis Courts.

when discipline was strict and manners godly and simple. There is more or less to mend at Harvard as in other places, but there seems good ground for the opinion that she never was so useful or flourishing as now, and that the standard of morals, manners, and erudition among her students was never so high. One gets the impression from reading some of the old laws of Harvard that in her early days her students devoted four-fifths of their time to pious works, and that butter rarely melted in their mouths. But laws are one thing, and the observance of them is quite another. Wherever one gets an eye-witness view of Harvard undergraduates, whether one or two centuries, or more or less, ago, they always appear to be young men. One of the earliest impartial observations of Harvard was made in 1679–80 by two Frieslanders, who made a tour in the American colonies, their record of which has been found and translated. They started at six in the morning to go from Boston to Cambridge, and made the trip in two hours in spite of having lost their way. They said: "We reached Cambridge about eight o'clock. It is not a large village, and the houses stand very much apart. The college-building is the most conspicuous among them. We went to it, expecting to see something curious, as it is the only college or would-be academy of the Protestants in all America, but we found ourselves mistaken. In approaching the house, we neither heard nor saw anything mentionable; but, going to the other side of the building, we heard noise enough in an upper room to lead my comrade to suppose they were engaged in disputation. We entered, and went upstairs, when a person met us and requested us to walk in, which we did. We found there eight or ten young fellows sitting around, smoking tobacco, with the smoke of which the room was so full, that you could hardly see; and the whole house smelt so strong of it, that when I was going upstairs, I said, this is certainly a tavern. We excused ourselves, that we could speak English only a little, but understood Dutch or French, which they did not. However, we spoke as well as we could. We inquired how many professors there were; and they replied not one, that there was no money to support one. We asked how many students there were. They said at first, thirty, and then came down to twenty; I afterwards understood there were probably not ten. They could hardly speak a word of Latin, so that my comrade could not converse with them. They took

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us to the library where there was nothing particular. We looked over it a little. They presented us with a glass of wine. This is all we ascertained there. The minister of the place goes there morning and evening to make prayer, and has charge over them. The students have tutors or masters. Our visit was soon over, and we left them to go and look at the land about there."

It is proper to say that these visitors happened upon Harvard at an unlucky time, when she had no president, and her affairs were at a particularly low ebb. Nearly fifty years later "grave excesses, immoralities and disorders" so afflicted the college, that the record of some of them is set down in President Quincy's sedate "History." One special trial at this time was the tendency of the people of eastern Massachusetts to crowd to Cambridge to spend Commencement week, and have all the fun they could. For a time the overseers combated this tendency by all possible restrictions and prohibitions, but the colonists fairly beat them, and Commencement continued for a century afterward to be a high Massachusetts holiday, earnestly kept, and not without a considerable admixture of revelry.

All through the eighteenth century and down to 1849, when commons were discontinued and the college ceased to try to feed its scholars, there was a succession of difficulties about food. The commons fare, it seems, was always pretty bad, and the students were dissatisfied with it. Dr. A. P. Peabody, of the Class of 1826, tells, in his "Reminiscences," how it was in his day. "The food," he says, "though not deficient in quantity, was so mean in quality, so poorly cooked and so coarsely served, as to disgust those who had been accustomed to the decencies of the table, and to encourage a mutinous spirit, rude manners, and ungentlemanly habits; so that the dining-halls were seats of boisterous misrule, and nurseries of rebellion." From 1849 to 1865 there were no commons, and all students boarded where they might. In 1865 the Thayer Club was started for the benefit of men who wanted to board cheaply. It merged into Memorial Hall when that was opened. Now, as has been said, the college has outgrown her dining-halls, and needs more of them. Private enterprise and capital successfully supplement the efforts of the college to lodge its students, but it has not proved able to supply them with cheap board of attractive quality at a satisfactory price.

Where so many men are working on independent lines, with so much to keep them apart and so little, comparatively, to draw them together, one may reasonably wonder whether such a thing as a common Harvard spirit any longer exists. It does exist, so men say who abide by the university, and who ought to know. They see it and feel it. It does not penetrate all individuals in the same degree, but it is reckoned with and observed as a definite force. The men best qualified to judge of it insist that it makes for veracity, for a high sense of honor, and for good manners. Indifference has sometimes been charged against Harvard, and perhaps not without some basis; but not indifference to truth. That is her quest in science and in philosophy, and the basis of her law in matters of conduct. *Veritas* was not written on the Harvard shield for nothing. The Harvard spirit may need to be awakened, and nourished, and kept alive, but it is worth keeping alive, for truth is its most pervasive element. "It is one merit of Harvard College," says Judge Oliver Wendell Holmes, "that it has never quite sunk to believing that its only function was to carry a body of specialists through the first stage of their preparation." No; it has never come to that. There is more to its work, and it seems impossible that any person with even a moderate share of imagination could spend a week in Cambridge without becoming aware of it. If there is one Harvard prospect which is fitter than another to deepen this perception into a conviction, it is the sight of that simple marble shaft which stands under a tree near the entrance of the Soldiers' Field. It bears the names of the men whom the Field commemorates—names written before on tablets in Memorial Hall—and below them runs Emerson's quatrain, chosen for this use by Lowell:

> Though love repine and reason chafe,
> There came a voice without reply—
> "'Tis man's perdition to be safe,
> When for the truth he ought to die."

The lines read calmly enough on a page of a book, with other quatrains crowding them, but on that stone in that field—with

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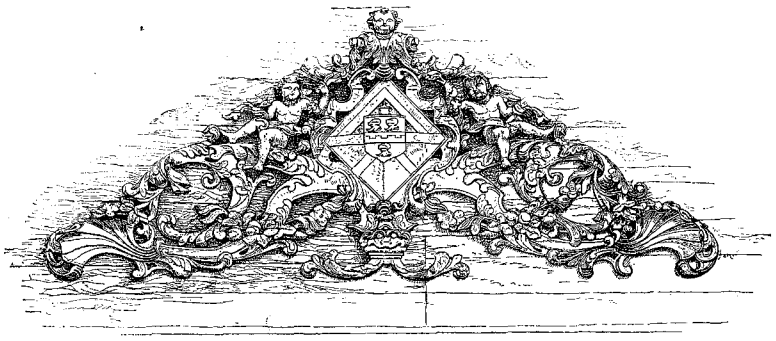
a hundred youths, earnest in their sports on one side, and on the other the roofs and gables of Harvard, and beyond the tower of Memorial Hall—they seem the message of a perpetual voice, resonant, clear, sweet, blending with all other sounds, and yet always audible, always inspiring, always imperative and irresistible.



Wood-carving on Holden Chapel.

MEMORY

By Charles C. Nott, Jr.

Upon a night long after I had died
I rose and passed the portals of Her heart.
Therein no wreck nor ruin I espied,
But fair and quiet its dim-lit chambers lay
And a sweet silence breathed in every part.
And I, who once had dwelt there, stood and sighed
And thought, "While I have slept in the cold clay,
How soon the stains of grief were washed away,
That soon some tenant new might here abide."
And as I thought, one quietly entered in,
And in his hand, the key to every door.
I bowed my head and turned away and said:
"Pardon me if I return here from the dead;
I dwelt here once, though I dwell here no more."
But he the keys did place my hands within,
And said, "Whate'er thy steward's is, is thine;
My name is Memory, and this place is mine."

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HARVARD COLLEGE IN THE SEVENTIES*

By Robert Grant

THE years 1870–1880 mark the beginnings of the reforms in the methods of government and instruction by means of which Harvard has become a University instead of a college. They were essentially a period of breaking ground, not merely in the college-yard, but all over the country. We were reconstructing the South, and the granger agitations of the West were being modified into law at Washington. In 1869 the last spike of the Union Pacific Railroad was driven, and in 1871 the Chicago fire infused a fiercer energy into an already active-minded community. The panic of 1873, following an era of wild inflation, did not prevent a display of the nation's resources in the exposition of 1876. In short, the decade which I am considering was essentially one of experiment and development consequent upon enlarged material conditions and possibilities.

I was examined for Harvard in June, 1869; was graduated in '73; took the course for the then new degree of Doctor of Philosophy from '73 to '76, and was a student at the law school from the autumn of '76 until I became a Bachelor of Laws in '79. Consequently I had some opportunity to observe the customs of University life then in vogue.

When I was examined for Harvard the college topographically was the old college. Holmes House and the railroad station next it, the old Commons, were still standing. Neither Thayer, Weld, nor Matthews was in existence. There was no Hemenway gymnasium; only the small, circular one; there was no Memorial Hall; and Gray's was a comparatively new building. Holworthy was regarded as the lady patroness of the dormitories. The suites there, consisting of a parlor and two bed-rooms and a coal closet, were much in demand, and even as late as 1876 we find "The Song of the Blood"—

Some like upon the winding Charles
To ply the bending oar,
Nor care they, though their backs are burned,
And every muscle sore.
But as for me, it suits me not:
I'll ever be content
To loaf in front of Holworthy,
And toss the shining cent.

Some like to grind the livelong day,
And think it is immense,
To study for their Annuals,
And take in large per cents.
But, as for me, ah! give me a rest,
And let me, free from care,
Sit on the steps of Holworthy,
And take the evening air.

The rooms in Massachusetts were still occupied and were rather favorite quarters; but presently the building was altered and devoted to examination-rooms and other purposes. Though rooms were often picturesque, the family resources were rarely if ever taxed to provide new furniture for the precious Freshman. It was a Boston axiom then that nothing need match in a college room, but fond mothers exerted themselves nobly to make their sons comfortable, and everything in the way of red curtains, discarded bric-a-brac and sporting prints which the attic contained was appropriated to the collegian's use. And then, perhaps, as one of my friends told me happened in his case, the mother would buy a new

* The substance of this article was delivered as a lecture in Sanders Theatre, Cambridge, April 10, 1896, by request of the Harvard Memorial Society. It was the third in a course of three lectures treating of Harvard in three successive decades. The first of these, "Harvard in the Fifties," was delivered by President Eliot, and the second, "Harvard in the Sixties," by Mr. Moorfield Storey. My mode of treatment aimed to omit reference to what had been already included by my predecessors in the course; consequently this paper was written mainly from the point of view of the average student of my own day, which was necessarily a limited one. It is a narrative of manners and customs, and does not pretend to describe the mental processes of those in authority at the time or to depict the results of scholarship. I insert this caveat merely for the benefit of any literal-minded readers who have never been to college and who might be disposed to ask where the study came in.

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drawing-room carpet or new chairs for herself with the money which she had not been obliged to spend on the son's outfit. How much more sensible this than to set a youngster up with brand new, spick and span furniture, carpets and hangings.

My room was a cosey den of ancient but fairly gorgeous green rep upholstery, and was in Holworthy. I was a "Tutor's freshman," which meant then practically nothing in the way of servitude. I think I delivered a note once for my tutor, but am not certain. Number 9 was in the middle entry, ground floor, and after a few days my possessions were increased by a huge stone which came crashing through the window, just missing my chum and myself, who were conscientiously at work beside a student-lamp. This missile, which was the size of a small cantaloupe, was described to us as a transmittendum. That is, it went with the room, and had been handed down in some such forcible way from one Freshman class to another. Other men had less rude objects as transmittenda. A Worcester's Dictionary sometimes went with the room, and occasionally an ostrich egg or a manuscript hidden away in the wall and inscribed with the names of previous occupants.

Our entrance examinations began on Thursday and continued through Friday and a part of Saturday morning. Saturday afternoon we learned our fate. My class numbered 154. Students were received on probation, as it was termed, and were not matriculated as members in full standing until the end of the first half year. Our entrance examinations were in Greek composition, Greek grammar, history and geography, English into Latin, Latin grammar, plane geometry, arithmetic, and algebra. Besides these written examinations we had to translate orally Latin and Greek.

I belonged to one of the last few classes—'73—which was hazed or took part in hazing. President Eliot was inaugurated in October, 1869, and I was tossed in a blanket that same autumn in the gymnasium, one of the last Freshmen who underwent the ordeal. It was a new experience and not altogether agreeable. Hazing, so far as I knew it personally, was rather mortifying to one's self-esteem than painful. I think I had to recite "Mary had a Little Lamb" in my nightgown with a pitcher in my hand to a group of appreciative Sophomores who were smoking to a man as hard as they could. A few of my classmates had pails of cold water poured over them in bed, but I was little and perhaps that saved me. Smoking out a Freshman with tobacco smoke was a favorite device, and we were all liable to be called on at any time to treat to cigars either at our rooms or at Hubbard's, the apothecary. A Freshman, instead of being a gentleman and a scholar as at present, was regarded as the scum of the earth, without property rights. The following letter was sent by a Sophomore of my class to a Freshman. The '74 man had it printed and circulated.

DEAR SIR: I speak for the Sophomore class when I say that you need have no fear of further roughing if you are willing to follow the example of your classmates and the custom of the college in the matter of treating and are willing to promise to give up the use of a cane for the remainder of the term. If you choose to come with me to Hubbard's and get six cigars, I will give them to members of the class and see that your algebra is returned. I am disinterested in saying this, as I do not smoke. You had better consider this proposition, as the class are much provoked at your obstinacy, and will not be very careful in what they say or do otherwise. If you will call at 6 Gray's at any time within two or three days I will represent the class.

Yours, etc.

This was signed with the real name of the writer, and he added, in large letters, "*Sic Semper Stultibus*," a lapse in Latin which was the occasion of some merriment, and wounded our class pride.

"Bloody Monday"—the first Monday of the college year and long a terror to Freshmen—was practically obliterated from the calendar in the autumn of 1870. On that evening the Freshmen were expected to meet the Sophomores in the gymnasium for a "rush," and subsequent tossing. I remember that both classes were assembled, and that just as we Sophs were beginning opera-

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tions a Professor appeared on the scene and, in the language of authority, commanded us to disperse. By way of comment on this occurrence the *Harvard Advocate* in its next issue declared: "Professor Eliot will receive, for his courageous interposition, the hearty thanks of all lovers of good order; while the Sophomores we suppose, are, after all, not so much aggrieved at the loss of what used to be a prized heirloom of their year. It may have been a very exhilarating thing, when the classes were small, to 'toss' a few dozen Freshmen. But, now, to toss the number of Freshmen which is necessary to secure any 'moral' effect upon a class of two hundred, the tossing requiring a huge canvas blanket to be forcibly elevated a few hundred times, is a physical labor which few of the Sophomores, who have on previous occasions sunk back, faint or exhausted from their work, would care to repeat. Nor has the effect upon the Freshmen been of late quite what the tossers desired. After two or three Freshmen have gone up and come down, receiving no severer hurt than a quickening of the breathing, caused by passing rapidly through the rarefied air in the upper strata, the exercise loses its terrors. Freshmen have been known to volunteer for a second ascent." Hazing received its final quietus in 1873, when the classes of '75 and '76, who were then Sophomores and Freshmen, entered into a compact with the faculty that there should be no more war if certain members of the Sophomore class, who had been caught in the act and had been suspended, were allowed to come back. Since then the Freshman has been allowed to live comparatively unmolested.

In my Freshman year Thayer Hall was begun, the first in the series of dormitories since erected by the generosity of friends of the college. Mr. Nathaniel Thayer was not a graduate, but his interest in Harvard had already been indicated in other ways, notably by his liberal contribution to the Thayer Club, the parent of the modern Commons, which, when I entered, was in the little building once a railroad station west of the Scientific School. It was then under the control of the students, but presently the authorities offered to co-operate, and little by little the enterprise prospered until it was duly installed in Memorial Hall in the autumn of '74. While I was an undergraduate Matthews and Weld were begun and completed.

In my time only a comparatively small number of students attended Commons. The thinness of the diet provided was a favorite theme for satirists in the college paper. Those who could afford it and many who could not went to club tables at boarding-houses. We paid eight dollars a week whether we spent our Sundays at home or not. The food was fairly good to middling bad, according to the capabilities of the landlady. I should judge that the fare provided at Commons to-day is superior to what we got for eight dollars.

As regards the cost of living, I spent just $1,000 a year during the first two years and a little more the last two. I should say that $1,300 would cover the cost of my senior year, without including my share of my spread. I sent my bills for tuition, rent, board and clothes, all my bills in fact, to my father, and was allowed $15 per month pocket money. I lived comfortably on this, bought a few books, and was a member of the "Dicky" and the A. D. Club. There were a number of men in my class who spent more, but I doubt if anyone much exceeded $2,000 a year. Scarcely anyone kept a horse, and very few of the students went to evening parties in Boston. For a Freshman or Sophomore to go was an unusual thing. On the other hand there was considerable simple social gayety in Cambridge. Assemblies were held in Lyceum Hall, under the management of the students, and small parties were given by the parents of the Cambridge young ladies. The piping query, "Going to wear a dress suit to-night?" called up from the yard to a man in his room, was a familiar sound in my day and shows that we were still simple souls.

We opened the day by going to prayers. In my Freshman year from the beginning of the first term until the Thanksgiving recess, and from March 1st until the end of the year, morning

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prayers began at a quarter before seven. After the Thanksgiving recess until the first of March at a quarter before eight. The first bell rang some time in the night, but the second bell five minutes before the exercises opened. In that five minutes many endeavored to dress and reach the chapel in time. An ulster and top boots were a favorite garb, and during the last few languishing notes of the bell some noble sprinting was done. When prayers began at a quarter before seven, recitations were at eight. Compulsory morning prayers and the rank list were the two leading grievances of the students. Changes in regard to the former and the abolition of the latter were among the first reforms introduced by President Eliot. Under the rank-list system marks of censure were combined with marks for scholarship, and a student's rank, as held out to the world, was gravely affected by deductions for cutting prayers and recitations, whispering in lectures and smoking in the yard. The elective system of studies made this combination of lesson and conduct marks still more distasteful, and in the famous regulations of the Faculty for 1871 they were separated. We were allowed by these regulations sixty excused absences from prayers instead of twenty in the course of the year. But penalties for evil conduct remained in all their awfulness. The list of them enumerated in the inverse order of their importance included marks of censure, parental admonition, private admonition, public admonition, special probation, suspension, dismission and expulsion. A public admonition was accompanied with a letter from the Dean to the father of the student. Special probation indicated that a student was in serious danger of separation from college, and on this occasion the letter was still more impressive. The office of Dean was established in the winter of 1870. Hitherto the President had been obliged to devote his personal attention to the minor details of college government. From this time the Dean was the official with whom the students came in personal contact when the faculty wished to communicate with them. The late Professor Gurney, according to tradition, did so much to promote friendly relations between the authorities and the students and to encourage the undergraduates to govern themselves, that I am probably wrong in my belief that he took a "slant" against me from the first. Until I began to look over my scrap-book recently, I had cherished the impression that I was an amiable and well-behaved young man in my college days, and that I was misunderstood by the faculty in general and the Dean in particular. I still think I am right, but I feel bound in justice to submit a few documents on his side before I destroy them forever.

Letter to my Father.

HARVARD COLLEGE, June, 1870.

DEAR SIR: I am sorry to be obliged to inform you that at the last meeting of the Faculty it was voted that your son "be publicly admonished and be put upon special probation" for participating in disorders in the recitation-room of Mr. ——, Tutor in —— to the Freshmen.

Mr. —— has been greatly tried by the conduct of the Class, being an amiable person and a new instructor, and would have done more wisely, I have no doubt, to have provided earlier and vigorous measures against an evil which is fatal to the instruction and discipline of the College.

The indifferent manner in which your son receives warnings, and a certain mischievousness of disposition, which means no serious harm, I dare say, lead me to suggest to you the importance of impressing strongly upon him at the beginning of next year to be upon his guard against the temptation to pranks which is so strong at the beginning of the Sophomore year. I think I am doing him a kindness if I put any fresh difficulty in the way of heedlessness on his part.

Very truly yours,
E. W. GURNEY, *Dean of the Faculty.*

That was the beginning of the trouble. Then, alas! came the following little strips of printed matter, received from time to time through the post:

February 22, 1871.

A deduction of 32 is marked against Grant, Soph., on the weekly return of February 4th, for inattention and disorder at Italian exercise.
J. W. HARRIS, *Sec.*

JUNE 5, 1871.

Grant, Soph., is directed to come to the Dean's office on Monday.
J. W. HARRIS, *Sec.*

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May 6, 1871.

Grant, Soph., is directed to come to the Dean's office on Monday.

J. W. HARRIS, *Sec.*

April 29, 1871, ditto; June 12, 1871, ditto, save that I was to come on Tuesday. To pile up the agony, on June 13, 1871, as a sequel to the last interview, my father received the following:

DEAR SIR: At the last meeting of the Faculty it was voted that your son, Robert, be publicly admonished for twenty-two unexcused absences from prayers.

Very truly yours,
E. W. GURNEY, *Dean of the Faculty.*

I think there is much to be said on the side of the Dean, but my own belief is that what he considered indifference on my part was really shyness. His impressions regarding me were unfortunately strengthened early in my Sophomore year by the blowing up of Stoughton, an episode which caused much excitement at the time. One evening late in the autumn of '70 the Yard was startled by a loud explosion which proceeded from the north entry of Stoughton. The ground floor room nearest Holworthy had been blown up by combustibles placed in the cellar. Its inmates were Freshmen, and among the occupants at the moment was my brother who was a Freshman of '74, and who tumbled out of the window in great haste. Those who tried to escape by the door could not, for the flooring had started. One man is said to have struck the ceiling, but in spite of the noise and smoke no one was hurt. I was at that time living in 5 Holworthy, in the entry next to Stoughton, just over Professor Sophocles, and was peacefully reading. I rushed down to see what the matter was, and so did everybody else in the yard. Conjecture as to who did it selected the Med. Fac. as the probable culprit; but no one was caught at the time. In about a fortnight my chum and I, and some dozen other members of my class, were sent for to see the Dean on the eve of the Christmas recess. I think that President Eliot addressed us in person. I remember that we were given to understand that the authorities had a clew, and were informed that if the matter were not confessed before the end of the recess the guilty parties would be prosecuted in the criminal court as well as expelled. We went home to think it over, and I, for one, felt aggrieved, for I was innocent as a lamb of the offence, and moreover was entirely ignorant as to who committed it. There were no confessions known to me made after the recess, and so far as I am aware the faculty never discovered who blew up Stoughton. I have heard it positively denied by those who claimed to know that the Med. Fac. had anything to do with it. I was not a member of the Med. Fac., so I am unable to testify on that point. The whole matter remained shrouded in mystery while I was in college, and my impression is that the father of one of my classmates was so indignant that his son was suspected that he sent his other sons to Yale.

With the beginning of the second term the Freshmen were privileged to wear tall hats and carry canes. They always celebrated their emancipation on the first Saturday of the new term by going in force to the theatre in all the splendor of their new possessions, and they were apt to show themselves on Beacon Street, Boston, on the following Sunday. In regard to dress on week-days I recall that among all the students a little round gray soft hat was very popular. The times were rather hard from '70 to '80, and many men went in for old clothes. Short pea-jackets were in common use. Some of the arbiters of college fashion chose to wear silk hats with them, when they wished to appear swell, thereby producing a somewhat mongrel effect. English clothes, or indeed a suit of new clothes, was so much an event that I recollect on the occasion when a member of the Class of '74 imported a suit of lively checks, his friends hung it outside the window of one of the buildings on exhibition. The Yard at that time, as very likely now, was often a lively centre for amiable indolence. Besides tossing cents at a mark in front of Holworthy, and dropping hot coppers out of the windows for the Cambridge urchins to pick up, I recall the slogan of "Heads out!" which brought every one to his window and from his books

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many times a week. No woman could cross the yard without hearing it, and events of much less import evoked it. Frequently we had the pleasure of listening to the Glee Club, which was then a flourishing body whose repertoire included "Seeing Nellie Home," and "Dearest maiden dance ever with me; can'st thou refuse me? can'st thou but choose me?" yet pandered to less noble emotions in "Shoo Fly," and the then popular

> Ha-ha-ha, you and me,
> Little brown jug how I love thee!

Among the college characters and celebrities of the years from 1870–80 were Jones, the bell-ringer; Billy, the postman, and Horace, the expressman, who helped to pack the baskets of soiled clothes which the Boston men sent weekly to town, and also "Daniel Pratt," the great American traveller and president of four kingdoms, a frequent visitor among the students with his ideas stated in his own modest language as "worth billions of dollars to all nations."

> Oh, where is the man so lean and fat
> Who has not heard of Daniel Pratt,
> Who gathers his wings and flies away
> To parts of earth where the light of day
> Shines but a little or not at all
> In the course of the awful waterfall?
> I ask you, friends, what muddy minds
> Have never conceived, unfurled to the winds
> That glorious banner that springs like a cat
> Into the air for Daniel Pratt.
> There never was nor ever will be
> Such a mighty man to stand like thee,
> I say, most magnificent Daniel Pratt,
> Above the throne where Plato sat!

So he sung and the students applauded the poor old man to the echo. In my time, too, there was a Johnny Cocoanut who met us as we came from recitations with cocoanut-cakes just before the noon meal, and a boy who played tunes on his teeth in Harvard Square by sucking in his breath. I recall, too, a malodorous goody who made herself famous by calling at the chamber-door of one of her charges, when he slept too late in the morning, "Git up, yer lazy divil, git up."

From the beginning of the academic year until November 1st, and from March 1st until the end of the year recitations began at eight and continued until one, and the dinner hour was one. From November 1st to March 1st they began an hour later and the dinner hour was at two. There were afternoon recitations from three to six. My class was the first to experience the benefits of the elective system under the new administration. In the college year 1871–72, the Seniors were required to take Physics, one lecture a week for a half year, Themes, and twelve hours of electives; the Juniors, Philosophy, two hours a week through the year, Physics, two hours a week for a half-year, and one lecture a week through the year, Political Economy, and the Constitution of the United States together, two hours a week for a half year, Rhetoric, two hours a week for a half year (in all six hours a week), Themes and nine hours of electives; the Sophomores, German, two hours a week through the year, Rhetoric, two hours a week through the year, Physics, two hours a week for a half year, History, two hours a week for a half year, Chemistry, three hours a week for a half year (in all seven hours a week), Themes, Elocution, and eight hours of electives. All the studies of the Freshmen were required. The courses in electives included the classics, philosophy, history, natural history, and music. From year to year during the seventies new courses were introduced, and these were amplified until aspiration culminated for a time in the Chinese professor. The details of changes are a matter of record, and I have no space for them here. The entrance examinations were made to cover a broader field, and experimental progress was the watch-word of the time with the authorities. In a tone of contemplative criticism the *Harvard Advocate* remarked that the only conservative body connected with the university was the students. However unscientific, from an educational standpoint, the matter and manner of the instruction then given may seem as compared with that of to-day, we were fortunate in our instructors. Many of the men whose pre-eminent scholarship

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has gained for the university repute on both sides of the water were then in their prime. Of course the classes from '71 to '80 were, so to speak, subjects of experiment, for old methods were in process of being exchanged for new. But we had the benefit of the ability and knowledge of Professors Child, Lane, Norton, Goodwin, Gurney, Cook, Bôcher, Shaler, Dunbar, Trowbridge, Henry Adams, J. M. Pierce, A. S. Hill, and Palmer. If I have omitted any names which should be mentioned I beg their owners' pardon. I remember well how interested I was in the history courses of Professors Gurney and Adams, which were conducted after the then new method of lectures with outside work by the class. Dr. Peabody and Professor Torrey were still actively instructing and were much beloved. I used to wonder sometimes that men who applauded loudly at the mention of their names should put off preparation in their courses until the night before examination-day. Professor Lowell still had a few courses in Spanish and Italian. I remember going up to his house in June, 1876, to be examined in Dante. I was a candidate for the degree of Ph.D., being one of the earliest applicants for that degree. My course of study for three years had been in English, German, and Italian literature. As it happened I was very well up in the "Inferno" and the "Purgatorio," but I was a little weak on the "Paradiso," especially the later cantos. I took counsel with myself and made up my mind that I would not be caught napping in case treachery should be practised on me. Consequently the night before, I made myself thoroughly familiar with Canto 33, the last canto. In the presence of two men like Professor Lowell and Professor Child, who was to sit with him in judgment on me, I naturally felt a little nervous, but my opinion of my own talents rose considerably when Professor Lowell, in an off-hand manner, told me to begin at the last canto. Later you know he became a distinguished diplomat.

I do not think that it was the fashion in my time for instructors to interest themselves in the students individually tc the extent they do now. I do not mean that if an undergraduate broke a leg and sought his professor or tutor for advice or sympathy he did not get it; but there was certainly less working together in the matter of studies, and consequently more formal intercourse. The recitation in most cases, at least where I was concerned, was the sole medium of contact, and the expression "Not prepared," on the one side, and "That is sufficient," on the other, uttered in varying keys calculated to produce repulsion, were too often the Alpha and Omega of acquaintance. What infinite gradations of meaning those expressions "Not prepared," and "That is sufficient," were susceptible of! Only Mephistopheles could hope to compete with some of the faculty of my time in the way their Shibboleth was uttered, and to the sensitive ear there was often an entire Wagner tragedy in the phrase "Not prepared," though to an inexperienced listener it might convey merely an impression of bravado. To be sure there were individual instances where instructors and students affiliated more closely, as for instance the delightful Field Lectures in Geology of Professor Shaler, of which I heard at the time, though I did not take his elective; but there was comparatively little of that spirit of mutual interest, and of co-operation in work which I believe distinguishes the university today. I remember the solemnity of the occasions when one was sent to the black-board to demonstrate a problem in trigonometry or physics concerning which one knew nothing. I can see again, as plainly as though it were yesterday, one of my classmates in this plight draw with the chalk simply a huge square and walk back to his seat with the dignity of profound hopelessness.

There was no Freshman Society in my day, and the only two Sophomore Societies were the Institute of 1770 and the Everett Athenæum. The Juniors had the Hasty Pudding Club, the Pi Eta, and the Signet. The O. K. was the literary Society. At it we read papers and consumed beer and little cakes cut in the form of O and K. There were

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the Glee Club and the Pierian Sodality, and two Religious Societies, the St. Paul's and the Christian Brethren. The only secret societies were the Δ. K. E., and the Med. Fac. The Alpha Delta Phi was merged in the A.D. Club, which was founded just after I entered college. There were several members of my class who were members both of the Porcellian and the A.D., but '73 was the last class in which men were allowed to belong to both. The A.D. had quarters on Brattle Street, just beyond Harvard Square, two rooms, in one of which we sat and played whist and the other a sort of pantry in which we kept the crackers and cheese. But we were very proud of our club and we had capital times there. I judge from what I hear that the Δ.K.E., or "Dicky," is substantially what it was in my time. The oath which I took on the night of the initiation not to divulge its secrets binds me now, but I can see no objection to referring to a pleasantry practised on me on the occasion which I remember more vividly than the other horrors. I was sitting blind-fold on a chair, believing that the worst was over, when two upper class men, whose voices I recognized, approached me and told me to open my mouth. I did so and one of them placed a large plug of tobacco between my teeth, and told me to masticate it until I was given leave to stop. I was an innocent boy; I had never smoked or chewed in my life, and I shall always remember the experience of that burning mouthful to which I was obliged to hold fast until late in the evening.

Early in my college course a reading-room was started by the students in lower Massachusetts. I was one of the officers. We provided the magazines and leading newspapers, and it presently became a popular and successful institution. A Telegraph Club was also established in my time. The Pudding and the Pi Eta theatricals were then as now prominent factors in the social life. "Running" for the Pudding was then in its glory. The names "Lyon's" and "Kent's" will recall to men of my time many a game of billiards, and those who sought amusement in town must have vivid memories of the Parker House and of Selwyn's theatre where the combination of Tennyson's "Dora" and the burlesque "Black-eyed Susan," in which Stuart Robson played Captain Crosstree and Kitty Blanchard appeared in tights, drew the same students, like a magnet, across the bridge again and again. I was immersed in studying law at the time the Soldene troupe carried by cyclone the class of '77, but I believe that the college authorities retain keen recollections of the occurrence. The troupe went from Boston to Cincinnati, and the first words which Emily Soldene is said to have uttered on alighting from the train were, "Is there a University here?"

I was the witness also of the last "Mock Parts," a custom which deservedly was voted out of existence by the Class of '72. It had been the habit for many years to hold a sort of travesty on the Junior exhibition (which has also ceased to be), at which ceremonial one of the Junior class delivered from the window of Hollis Hall an address supplemented by satirical and bitter "roughs" and personalities on other members of the class sent in anonymously. I remember listening to the Mock Parts of the Class of '71, and being shocked by the cruel thrusts which usage permitted to be made at those who were unpopular. Others evidently sympathized with me, for the next class did away with the practice forever.

The only college newspaper when I entered was the *Advocate*, but the *Magenta* — afterwards the *Crimson* — presently became a rival, and later the *Harvard Lampoon*, which was edited at first by students, but from 1876–1879 by a board composed chiefly of recent graduates. After this it was again conducted by the undergraduates. The promising Frederic Wadsworth Loring, who was killed in the West by Indians shortly after graduation, was one of the editors of the *Advocate* from the Class of '70. At the annual dinner of the editors of the *Advocate* in May, 1876, Dr. Oliver Wendell Holmes read his poem, "How the Old Horse Won the Bet," when he told us:

> Moral for which this tale is told,
> A horse *can* trot for all he's old!

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There were no class officials in my day except the captain of the ball nine and of the crew, who were chosen at the beginning of the year at a meeting in Holden Chapel. The class-day officers were the same as at present, and they were generally chosen without much friction, but the Class of '77 came to loggerheads on the subject in consequence of a strife between the society and non-society men. A committee of graduates was invited to intervene, but in the end '77 had no class officers and no Class day. It was called Corporation day instead, and Professor Lowell invited them to breakfast at Elmwood.

I have the impression that, apart from the small contingent who were active candidates for the crew, or nine, the older classmen when I entered college were lazy as regards exercise. It is my recollection that some of them spent much time in drifting from room to room and in coloring meerschaums, and that those who took themselves seriously did not know what to do when they had studied enough. Certainly, between the years 1870 and 1880, a marked change took place in the matter of athletics, so that by the end of the period in question it had become the habit of the large majority, instead of a small minority of the students, to take part daily in some form of outdoor exercise. The beginnings of this change occurred while I was an undergraduate. I happened to be one of the party who owned the first tennis set at Harvard. We set it up and played on it back of College House. I happened, too, to be one of the half-dozen men who revived football, which had been dormant at Cambridge for some years. It was in my Sophomore year, I think, that a party of us took a black rubber football, such as we had been accustomed to use at school, and went out and played. Our example attracted others, and presently we had a following of some twenty-five or thirty men. We played at first, I think, on the vacant lot at the side of the Scientific School, for it was claimed that, with baseball and cricket already in possession of Jarvis field, there was no room for us there. The faculty, however, would not let us stay; accordingly we removed our rubber ball to Cambridge Common, where we played energetically for a year or so, at the end of which we were turned off by vote of the Cambridge town authorities. By this time the game had become so well established that we were able to insist on our right to play on Jarvis field. The game played by us was one which had originated with the old Oneida club of Boston some ten or fifteen years previous, and it was generally in use at the schools and colleges of Massachusetts, New Hampshire, and Vermont. One of the salient features of the game was the rule that a player could run with the ball only when chased, and he must stop as soon as pursuit ceased. Dribbling was forbidden. The ball was kicked a great deal, and there was much running and dodging. There were eleven men on a team, and the members were considerably lighter men, as a rule, than those who play nowadays. In October, 1873, a convention of the colleges interested in football was held and an association formed, but Harvard declined to take part in it or to join, alleging that the game as played by the other colleges was so different from ours that a compromise was out of the question, and also claiming that our game was more "scientific," an assertion which excited Yale. The rules of the other colleges, though differing in details, were substantially the English Association rules adopted in 1863. It was found that the game played by McGill College, Montreal, usually styled the Rugby game, differed less from ours than did that of any other college, and an arrangement was made under which, in 1874, the McGill team visited Cambridge and played two games—one according to our rules and one according to theirs. The teams met on May 14th and 15th, two elevens on the first day and two tens on the second. My brother was captain of the Harvard team. Harvard easily won the game played according to our rules, and that played according to the McGill rules resulted in a draw. After it the *Advocate* remarked: "The Rugby is in somewhat better favor than the sleepy game played by our men." In October, '74, we sent a ten to Montreal, which proved

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victorious, and for several years a match with McGill was a regular event. In November, '75, the first football match ever played between Yale and Harvard took place at Hamilton Park, New Haven. Fifteen men played on each side, and the game was substantially the Rugby game. It was divided into three half hours, and Harvard won. Yale did not score, and her defeat was ascribed to the fact that the rules were new to her. In November, '76, a second match was played, this time between two elevens instead of fifteens, by request of Yale, and on this occasion the blue prevailed. I regret to state that the *Advocate* had the poor grace to declare that "Our men have returned with the feeling that they owe their first defeat, not to any superiority in their opponents' play, but to an offensive combination consisting of the Yale eleven, backed by, first, a culpable ignorance or misinterpretation of the rules; second, an equally culpable carelessness in the arrangements on the field; third, to an unruly and unrestrained partisan crowd." The refusal of Yale to play with more than eleven men and Harvard with less than fifteen, prevented a match in '77. Yale's argument, as voiced by the *Courant*, was: "We are the champions of last fall, having won with eleven men and the Rugby rules, and all teams who wish to contest the championship with us should challenge us to play with eleven men and the Rugby rules." In reply the *Advocate* said: "Harvard having beaten all her opponents, Yale included, with fifteen men in '75 and '76, was the champion in the fall of '76, and had therefore a right to keep to fifteen men. She had been playing all the fall of '76 with fifteen men, and wished to play Yale with that number; but Yale insisted on eleven men. Harvard made the concession." So there was no game that year. But in '78, after parley, Yale consented to play with fifteen men, and the match came off in Boston on the South End grounds. It was a fierce contest on a rain-soaked field, and was won by Yale by a single goal. This time the *Advocate* admitted that, though a disappointment, the game was fairly won.

In the autumn of '74 the first field meeting of the new Athletic Association, the precursor of a long line of similar contests, was held on Jarvis field. The sports included a hundred-yard dash, in which eleven sprinters participated; a running high jump; a one hundred-yard hurdle race; throwing a baseball; a two-mile run, with seven contestants; a half-mile run; a three-legged race; and a three-mile walk. To quote from the records of the day: "The weather was true Indian summer—a perfectly clear sky, with a bright sun and very gentle wind. It was evident that the Field Committee had made every needful preparation for the afternoon's performances. A quarter-mile track, quite smooth but rather soft, had been laid out, surrounded by a rope; while a stouter rope, stretched around the entire field, with the aid of six policemen, kept the populace at a proper distance. Directly opposite the spectators' seats a judges' stand was placed, while in the centre of the field were the hurdles and jumping-poles, with a hundred-yard track marked out between them." It was an important day in the history of athletic sports at Harvard.

In the matter of baseball, the seventies were years of much activity and success. A great many men played for exercise in my time, whether they were candidates for the team or not, and there was plenty of material from which to choose a winning nine. My particular class contributed the pitcher and catcher of the nine which won in '72 and again in '73 the series of games with Yale. In neither instance was a third game necessary. The later years of the seventies saw the Harvard nine, under the leadership of Captain Thayer, repeatedly victorious against the blue in fiercely contested games, the memory of which stirs the blood in the veins of their now more than forty-year-old contemporaries. The Harvard nine in these years played with professional as well as college teams, and made tours in various directions to meet doughty adversaries. No gambling or jockeying features were then conspicuous; no newspaper lives of the players exaggerated beyond all semblance to truth the

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importance of the undertaking. The nine were simple-minded, earnest young men who were fond of baseball for its own sake and determined to beat Yale. Why we won then and do not win now puzzles many brains wiser in athletic lore than mine. I suppose the reason is that then we played better ball than Yale and now Yale plays better ball than Harvard. Naturally the best players win.

As to boating, the seventies saw similar activity on the water, and though in the early part of the decade Harvard took the wash of some of the fresh-water colleges for a considerable period, '77, '78, and '79 were among the most brilliant in the history of Harvard athletics. In those years the eight-oared crew under Captain Bancroft won three successive victories against Yale. In '71, '72, '73, '74, '75, and '76, races were rowed at Ingleside, Springfield, or Saratoga, under the auspices of the National Rowing Association of American Colleges. As many as ten or twelve crews took part in these contests, and fouls and consequent bickerings were numerous. Harvard never came in first, but she thought herself first in '73 for about three minutes, only to find herself third. That was the day of the famous diagonal line. In 1875 the Harvard color, which since 1864 had masqueraded under the name of Magenta, owing to some difficulty or carelessness in getting the proper shade of handkerchief for the crews, was definitely established as crimson. These were active days on the Charles for miscellaneous oarsmen. Class and scratch crews abounded and sunk each other from time to time, and every one tried to row. At one period, in '75 I think, club crews, made up from different sections of the yard, and named after the dormitories, Holworthy, Weld, Holyoke, and Matthews, took the place of the class crews for a time. Sliding seats were first introduced in the seventies, and eight substituted for six oars in the University boat in 1876.

There was much sociability among the students in my day. There was considerable loafing in one another's rooms, and sitting round doing nothing. I dare say there is still. Until well on in the seventies the classes were still small enough for a man to know all his classmates by sight, and the majority of them pretty well. As I remember us, we were an energetic lot, and, despite the statement I have quoted as to our conservatism, were as ready as the authorities to try new ventures. Those who did not study hard went in for something else with enthusiasm. I was well fitted when I entered, and was able to keep about the middle of the class by skimming like a swallow over the surface of my work. I hope that is not possible now. My senior year I, like many others, turned over a new leaf and did a little better, so that when I graduated I was anxious to do better still, and accordingly took a course for the Doctor of Philosophy degree, living in Boston and coming out now and then to consult Professor Child, whose valuable, friendly counsel I have always remembered with gratitude. When I entered the law school in '76 I found it a veritable bee-hive. Everybody was ardently in earnest, and it was interesting to see what a change had come over many of the men who had not been conspicuous for hard work as undergraduates. The leaven of the new administration was working.

It is not easy to describe the more elusive features of college life in my day, the friendships formed, the walks and talks, the grapplings with the problems of existence in company or by one's self. These are matters which count, perhaps, for more than anything else in the experience of every student. I refer to them to indicate that, though we were boyish, we were, as a rule, right-minded and eager at heart to do well, and thoughtful withal when no proctor's vicinity catered to our taste for mischief. I am sure that when the corner-stone of Memorial Hall was laid in October, 1870, some of us envied the glory of those in whose memory it was done, and felt that we had been deprived by fate of an opportunity. We were by no means a morbid lot, however. Indeed, feeling that we had just missed the great chance, we may have been disposed, after the manner of those who missed the last car from Scollay Square, to take things as comfortably as we

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could under the circumstances. Some of us read a good deal, but our miscellaneous reading was rarely directed by suggestions or hints from our instructors. The college library was then a place for storing books instead of circulating them, as at present, and was comparatively little used by the students. The *Harvard Advocate*, in bidding farewell to my class, said: "No longer will they sport at pitch-penny in front of Holworthy, or pass ball in defiance of proctors all over the yard. But, seriously, few classes have ever graduated more beloved by their fellow-students or esteemed by the faculty than '73." This was a little stiff perhaps, but I cannot allow such a tribute to my class to lie buried in the files of more than twenty years ago.

As I look back on my college days it strikes me that we were boys. Honest, energetic, square-trotting, manly boys, but still boys. The fault was not wholly ours; the apparent aim of the authorities was to keep us so, and one of the most significant and valuable of the results of the policy adopted by President Eliot and his faculty is the trust which is now reposed in the honor of the students and the breaking down of the barriers between the instructors and the instructed. We were spied on and watched. Proctors dogged our footsteps at night and stalked between the tables on examination-day. What wonder that the Freshmen and Sophomores "ragged" signs from the lamp-posts and the shops out of deviltry, and that even Juniors wore top-boots lined with "cribs," in order to baffle the argus-eyed? It was anything to get the better of our tutors, and with them the presumption seemed to be that a student was not to be trusted. It is evident to me that the relations of the undergraduates of the present day to their instructors is very different, and that, as a consequence, the Harvard man of the nineties is more disposed to put away boyish things and take advantage of the opportunities offered him for culture.

We were energetic, honest, and manly boys, and we were simple in our habits. The material wave which swept over the nation, as a result of the great fortunes accumulated, had scarcely begun to be felt. Society in New England at the time of the civil war stood for noble ideals and great purposes. That grand generation has passed away. Its great men are dead; many of its theories seem a little nebulous to us now. We have entered on a new phase of civilization, and new problems bred of democracy and unrest confront us. Yet I believe that work as earnest and more intelligent than the work of the past is being done in the world to-day, and that much of it is being done at Harvard. I do not think that the University should be held responsible for that which should be learned at the mother's knee and impressed on the growing boy by parental precept and example. If the student is extravagant and self-indulgent it is because his elders are. If the tone and aspirations of society and the homes of this country are at fault, young men will be sent to Harvard unable to appreciate the benefits which are offered to them. But when we come to compare the Harvard of to-day with the Harvard of the seventies, I cannot but feel that from the point of view of a liberal education the young man of to-day, if he will choose wisely, and make the most of his time, has a grand chance. His faculties are stimulated in a way in which mine never were. He is allured, not clubbed into the path of knowledge and wisdom. The methods of teaching are charged with sympathy, and the standards of mental excellence have been greatly raised. Competition is fiercer, and, to excel, the mental athlete needs the full energies of a healthy body and a well-trained mind. In the plethora of choice and the abundance of the interests of university life, some may go miserably astray in the twilight; but even in the sixties all did not hearken to the inspirations of the hour, and in the fifties the connection of some with the college was abruptly severed.

Daughters of Time, the hypocritic Days,
Muffled and dumb like barefoot dervishes,
And marching single in an endless file,
Bring diadems and fagots in their hands.
To each they offer gifts after his will,
Bread, kingdoms, stars, and sky that holds them all.
I, in my pleached garden, watched the pomp,

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Forgot my morning wishes, hastily
Took a few herbs and apples, and the Day
Turned and departed silent. I, too late,
Under her solemn fillet saw the scorn."

Harvard University to-day offers young men a chance to train themselves for the work of life such as it never offered me and the men of my time. The students have a gymnasium for the mind and for the body which will send them out into the world fit to control events and do battle for our motto *Veritas*. But the University cannot evolve a noble life from a shallow soul. It says choose, and it is for each to declare whether he will have the sky or the herbs and apples. We who were undergraduates twenty years ago must needs envy the men of the nineties their greater privileges.

GOLF

By H. J. Whigham

It is natural that a game which has formed the chief recreation of the Scottish people for several centuries should have by this time acquired a large literature of its own, so much so that two of the best volumes in the whole domain of sporting history are devoted to this subject. It will be unnecessary and superfluous therefore to enter upon a full description of the game's development in the remote past, for are not its annals written in the pages of the Badminton book upon golf and did not Sir Walter Simpson go back farther yet and invent a pretty legend to explain the origin of the pastime? All this has been done for us already. It is needless to recount how the popularity of the game began in the seventeenth century seriously to menace the profession of the soldier and the pursuit of religion; how the great Montrose preferred a friendly contest at Musselburgh to raiding the base Lowlander, or how Charles I. forfeited his crown and his life because he allowed the Irish Rebellion to break out while he was sacrificing his royal duties to indulgence in this ancient sport. More recent passages in history tell the same tale. The one fact of importance which has been related of the predecessor of Queen Victoria on the throne of England is that he was elected captain of the St. Andrews Golf Club, and it is certain to-day that Mr. A. J. Balfour would refuse the premiership of the British Government if he could by so doing become the amateur golf champion of Scotland and England.

In order, then, to avoid returning over ground that has been so often trodden before, it will be well to confine ourselves to the more recent incidents in the growth of the game, more especially those which have to do with its spread in this country. For even Mr. Horace Hutchinson's excellent work in the Badminton series was contributed before England became thoroughly converted. Nine years ago, at the English universities, not only was the game played by a very small body of undergraduates over the half-inundated cricket fields during the winter months, but the ignorance displayed by all who did not belong to this devoted band was simply appalling to one who had been born and educated north of the Tweed. The point of view taken by most Englishmen was well expressed when it was proposed about a year later that the members of the team selected to represent Oxford in the inter-university golf match should be allowed the privilege of wearing a "half-blue"—the full "blue" being the reward for services in the Rowing Eight, Cricket Eleven, or football teams. The president of the "blues" committee was at that time one of the best all-round athletes in Oxford, and he very strongly objected to extending any university recognition to the exponents of a game which —as he put it—did not induce perspiration. In other words, he confirmed the general opinion of outsiders that golf is not an athletic pursuit at all, but merely a mild recreation for old men.

Now, although it is perfectly true that children of ten and octogenarians can trudge round the links and enjoy the fresh air and the mild exercise involved in tap-

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ping the ball, it is entirely wrong to suppose that the game when properly played does not require the same muscular strength, skill, and endurance which are requisite for pre-eminence in all the higher branches of sport. Golf was never intended to be a game for team matches, and for that reason it is probably right to leave it out of the reckoning in university athletics. On the other hand we need only look for a moment at the career of the best amateur players in the world to see the truth of the assertion upon which I should like to lay some stress that strength, skill, and training are absolutely necessary for success in the royal and ancient game; for if it were really a pastime for old men, women, and children, as so many seem to imagine, or if it were simply a society fad, as it would appear to a large section of the American public, who have been unaccustomed in the past to any form of athletics which can be indulged in by a man after he has left college, then the best players would be drawn indifferently from the ranks of the strong and the weak, the young and the aged. This, however, is not the case. Every prominent golfer whose name comes readily to mind has achieved success in other branches of sport. Mr. F. G. Tait, the amateur champion of Great Britain for 1896, was a fair cricketer at school and a first-rate football player. He did not go through a university career, and so his prowess on the football field was not widely known; but he was one of the strongest players at Sandhurst, the training school for the army, where strong men are rife. His predecessor, Mr. Leslie Balfour-Melville, whose record as a golfer is a long and glorious one, was for years the best all-round athlete in Scotland. He was one of the few cricketers from the North who could ever rank with the English exponents of the game; at school he was one of the most brilliant football players in the country; his skill at lawn-tennis was far above the average, and it may be remarked in passing that he is a billiard-player of no mean ability, for curiously enough, accuracy in billiards and golf seem to go together in a great many cases.

Then, again, we are not surprised to find that Mr. J. E. Laidlay, who is without doubt the most brilliant match player of all the first class amateurs, was one of the most remarkable school cricketers when he was a boy at Loretto; and so instances might be multiplied. Mr. Horace Hutchinson was a good cricketer in his college days, Mr. Mure Fergusson, the Blackwells, and Mr. John Ball, are all men of great physical strength and muscular activity. The last named player had the distinction of being the first amateur to win the open championship, and although there are others who in the last two or three years have met him on even terms, he was for a short time quite unique in the power and accuracy of his play, and it is certain that he could never have reached such perfection if it had not been for the country life which allowed him constant practice and plenty of hard physical exercise.

It may be taken for granted then, that although a man can play the game as long as he can walk or even ride round the links on a pony, the real science of golf can only be acquired by men of athletic capacity. To saunter round the eighteen holes on a summer afternoon, with intervals for tobacco and conversation, is one thing. It is another and a very different undertaking to go through a championship tournament, playing thirty-six holes a day, when every drive must be hit hard and clean, every approach must be accurate, every put must be true to a hair's breadth. A football match is a matter of less than two hours; from the instant the ball is in play, the nervous strain is removed and the constant action requires a sound wind and fleetness of foot, but not the absolute freedom and yet control of the muscles which is requisite for steady driving, nor anything like the strain on the nerves which is kept up from the start to the finish of a close encounter at golf.

It was probably an awakening to the fact that golf was, after all, a real branch of athletics that brought about its sudden and extraordinary popularity in England eight or nine years ago. The conversion of the South began when many of the prominent cricketers discarded the bat to take up the golf club. Having for many years dismissed the Scotch game with various disparaging terms, such as "parlor skittles" or "Scotch croquet," they at length discovered that it only required a single trial to enamour them of this much despised pastime. Moreover, it became

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apparent that for those who had left college and settled down to a regular profession cricket was a vain and elusive pursuit, making far too strenuous demands upon the time and purse to come within the reach of any but the rich and idle. Golf, on the other hand, could be freely enjoyed by all who were able to spare an afternoon a week. No sooner, therefore, were the floodgates opened than the new waters threatened to inundate the whole field of English sport. The stanchest cricketers were found among the proselytes, lawn-tennis became a thing of the past, the crack shots from the midland counties would tarry on the links of St. Andrews late in the year when the partridges and pheasants were waiting to be killed at home; even the rabid fox-hunter found himself wasting whole days when the frost was out of the ground, chasing the gutta-percha instead of the brush. Heretofore in Scotland inland links were exceedingly rare; but now they sprang up in every county of Great Britain. Old lawns, on whose immemorial turf it had been reckoned a sin even to walk, were ruthlessly hacked to pieces by the iron of the golfing tyro; the cattle were robbed of their pasturelands in order that the putting-greens should not be disturbed; and last but not least the Sabbath was freely violated by men and women who had never before missed a morning service in church.

Needless to say, this sudden enthusiasm was regarded with supreme distrust by the conservative Scotchman. New elements were introduced into the game which he could least endure. Formerly the only prizes in the year had been the autumn and spring medals at the leading clubs, and these were coveted for glory and not for their intrinsic value, which amounted to less than that of the expense in clubs and balls which it cost to win them. The real game of golf was to be found only in match play, and the counting of scores was regarded with the utmost abhorrence except on those rare occasions, twice in the year, when it was absolutely necessary. The Englishman, however, looked upon the matter in a very different light. Long practice in lawn-tennis tournaments had inured him to the vicious habit of pot-hunting, so that golf for him was a new and unending source of joy. Tournaments and sweepstakes were matters of weekly occurrence, a system of handicapping was instituted, and the young golfer was chiefly engaged not so much in improving his game as in defeating the vigilance of the green-committee; nor was it at all rare to find a veritable duffer in possession of many valuable trophies, any one of which would have bought up all the medals in the keeping of the best first-class player in Scotland.

It can hardly be wondered then that the term "English golfer" became one of reproach upon the Northern courses. The pilgrims from the South were in fact a terrible nuisance. They had no respect for the sacred traditions of the game; they appeared on the classic heath of St. Andrews adorned in flaring "blazers," which filled the mind of the orthodox Scot with loathing, they never played a match, but toiled round the links with pencil and card, intent on deceiving themselves into the belief that they were daily lowering their record. A famous old caddie at North Berwick expressed the general feeling of his outspoken class when he pointed to one of these misguided individuals busily engaged with his card on one of the putting-greens, utterly oblivious to the fact that he was delaying the field while he worked in the higher branches of arithmetic, and remarked, in a loud tone of contempt to one of his party, "D'ye see yon man? D'ye ken the best club in his set—it's his pencil."

This was only one aspect of the movement, however, and now that the pencilling disease has more or less abated, it is only fair to admit that the new impetus given to the game by its sudden popularity outside of Scotland has been in the long run most beneficial. The competition has of course become far greater, and as young athletes have taken up the sport more and more, the standard of excellence has proportionately increased. I am quite willing to believe that "Young Tom" Morris was one of the greatest golfers that ever lived, but I am equally convinced that there were no amateurs in his time who could compare with the players of to-day. The conditions are certainly in our favor. Not only have the greens become easier, and straight driving less essential, but the implements of war are far more efficacious. The quality of the

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balls has greatly improved, and the introduction of the "bulger" has revolutionized the art of driving. With the old-fashioned long-headed club it was practically impossible to hit hard with any accuracy, the slightest deviation in aim involving a terrific slice or pull. Nowadays the curve on the face of the club, and the more compact volume of weight, makes the matter of direction so much easier that a far greater force can be given to the stroke. Twenty years ago a man who was a long driver was at once stamped as an erratic player, not to be relied upon. Now, unless a certain average of distance is maintained no one can rank as a first-class player.

But it was not merely the old-fashioned weapons which handicapped the amateurs of the past generation. We have only to consider who they were to see that, other things being equal, they could not possibly have competed with the best players of today. In the first place, they were far behind the professionals, which is not the case at present. Secondly, they were for the most part middle-aged men; so much so that it was considered an impertinence for any youngster to play against them. They kept up the pleasing fiction for a long time that at golf, as at whist, the ripeness of long experience was necessary for success, and it required many expositions of the game to persuade them that the cracks of the younger generation, men like Mr. J. E. Laidlay and the Blackwells, were introducing a new and superior kind of play. When, for instance, Mr. Ted Blackwell used to drive across the corner of the railway at St. Andrews—a carry of about one hundred and seventy yards—his feat was regarded as a sort of circus trick, wonderful to look at, but quite outside the true sphere of golf. After awhile, however, it became apparent that not only could the trick be repeated, but what was more important, Mr. Blackwell almost invariably beat his opponent, and gradually the old order began to change, making way for the new, which was hastened in its coming by the fresh impulse from athletes in England. In other words, the kind of golf which could be played by an elderly Scotch judge on Monday afternoon at Musselburgh in a stiff collar and a high silk hat ceased to be regarded as the best standard of excellence which could be reached by the amateur. It was recognized now that to play the game to its full advantage a man must be in good health and training, with muscle and eye in perfect accord; and we must thank the English cricketer for helping to impress this fact upon the hardy but conservative Northerner.

It is now time to turn to the growth of the game in this country, which is the main theme of the present article. We have seen that the sudden spread of golf in England was almost contemporaneous with a new development in the evolution of the sport. It remains to inquire how far that development has been appreciated in America. The particular genius of the American has a tendency to reduce sports of all kinds to a scientific basis, and therefore it is to be expected that sooner or later the lovers of the game in this country will be able to throw some new light not only upon the methods of play, but upon the interpretation of the rules, which has always been a difficulty since golf passed out of the hands of the few into the possession of the many who cannot be controlled by tradition alone, but need the assistance of hard and fast laws. It seems to me that so far the players in this country have been more exercised over the proper reading of the regulations than they have over the development of the game itself. And since it is extremely important that no radical changes should be made in the rules, which long experience has proved to be best adapted to the government of the game before, at least, it is definitely understood what the game is, it may be well to point out a few of the main shortcomings of the golf that is played on this side of the Atlantic.

You cannot play golf without links, any more than you can make bricks without straw, so that the first consideration is that your links should be as good as possible. It is five or six years since the game was introduced into the United States, and yet the fact remains that there is hardly a course in the country that in any way approximates a first-class links in the proper sense of the term. Of course allowances must be made for the many drawbacks which have to be overcome in the way of climate and soil, but there are so many errors in the best courses in the country which might easily be remedied,

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that it seems necessary to indicate exactly what are the features of the best courses in England and Scotland, and what is the standard at which we have to aim. To put it as shortly as possible: Great Britain is encircled for the most part by a belt of sandy soil from half a mile to a mile in breadth, which has been formed by the receding of the ocean. This belt of land is of an undulating character, with occasional abrupt sand-hills, and the whole surface is covered with a short velvety turf which stands a great deal of wear and tear, but is always smooth and soft; even in the rainiest summer the grass seldom grows long enough on the regular course to conceal a golf-ball from sight, while the climate of the British Isles is such that a drought seldom comes to parch the young blades, or scorch the putting greens. Such a thing as a stone or a tree is practically unknown on the best courses; good play will always secure good lies on perfect turf, while the putting greens are simply part of the regular course, not laid out with a spirit level, but taken as they come with the natural roll of the land, which greatly increases the necessity of skill and accuracy in negotiating the finer part of the game. The only hazards admissible are sand-bunkers, which occur naturally at irregular intervals, the long grass which on the seashore is called "bent," and which generally bounds the edge of the course to prevent wild driving, the gorse which is an incident of most Scotch links, and, if nature happens to supply it, a water hazard in the shape of a pond or stream. There are cases of stone-walls on Prestwick and North Berwick, two of the finest courses in Scotland, but they are there of necessity and not by choice, and to imagine that they are proper adjuncts, would be equivalent to considering that every racket-court must have a cracked wall, because there happens to be a slight fissure in the best court at Lords.

Now the courses which are laid out on this sand-belt of Great Britain are not held to be best because they are recommended by custom, but because it only requires a single day upon any one of them to find that the game takes on new features of interest which it has never possessed before. A man who has once ridden upon a modern safety with pneumatic tires would never go back to the old-fashioned high bicycle with thin cushions; so one who has played golf at Prestwick or St. Andrews knows at once what are the possibilities of the game. Imagine, therefore, the astonishment of a Scotch golfer upon reading the accounts of some of the prominent courses in this country. Here are a few examples: "It is an inland course of stone-wall hazards, rocky pastures bordered by ploughed fields and woods, and is prolific in those little hollows known as cuppy lies;" or this: "The hazards are mainly artificial; there are some stretches of sand, railroad embankment, and deep roads that are tests of skill and temper;" or this: "There are nine holes in the course which furnishes great variety in its hazards of hills, stone-walls, railroad embankments lined with blast furnace slag, apple-trees, and a combination of terrors in front of what is known as the Devil's Hole, consisting of brook, bowlders, and road, which has spoiled many a score;" or, best of all: "A player who has done a round at the Country Club will have passed over various points of avenue, steeple-chase course, race-track, polo-fields, and pigeon-shooting grounds; he will have come triumphantly through a purgatorial stone-wall jump, a sand-bunker and bastion, a water jump and finally a vast gravel pit or crater. . . . Stone-walls, trees, ploughed fields, fences, and chasms present excellent sporting requirements on a course."

Many more instances might be quoted, but these are quite sufficient to explain exactly what a golf-links ought *not* to be. A golfer is not a quarryman that he should go down into a gravel-pit to extricate his ball from the midst of bowlders; nor is he one of the hewers of wood or drawers of water that he should slash the trees with his niblick like a modern Don Quixote, or cover himself with mire from a muddy ditch. It is understood, of course, that Nature cannot entirely be overcome. The coast of Maine, where there is enough moisture in the air to keep the greens in good condition, is too rocky, while the summer climate of Long Island prevents the courses there from being kept in first-class condition, although the quality of soil is equal to anything in Scotland or England. Still, even if the ideal links can never be quite attainable, it is possible, by aiming in the right direction,

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to get a course which shall be for all practical purposes a perfect test of golf. To arrive at such a consummation, it is necessary always to keep the ideal in view; and the first object, therefore, should be to procure the best possible turf all through the course and on the putting greens. Next it should be remembered that, if possible, all the hazards, with the exception of a stream or a pond, should be sand-bunkers. Long grass is admissible, but should be avoided in the direct line of play, because it leads to so much waste of time in hunting for lost balls. Every single tree on the links should be ruthlessly cut down. If a picturesque landscape is insisted upon it is easy enough to leave the woods which may happen to lie on the confines, but they should be regarded as out of bounds and never played through. Every bowlder and stone should be removed with assiduous care, for they are merely responsible for broken clubs and loss of temper, and have nothing in the world to do with the game. Finally the putting greens should be left as Nature made them, except in so far as they are kept in perfect condition by rolling and mowing. They ought not to be laid out on a dead level so as to preclude any nicety in the judgment of curves, but should be gently undulating and always guarded in some way by a hazard. In this country it is generally necessary to water them, that they may not become parched and inordinately keen; on the other hand it must be remembered that the smoother and keener they are up to a certain point, the greater will be the skill called into play both in putting and approaching. A man who has been accustomed to pitch the ball boldly on to a slow level-putting green with fair accuracy, will find himself hopelessly at sea when he has to contend with a keen slope where a hair's breadth deviation from the true direction will lead to instant perdition. To take cases in point, the putting greens at Shinnecock, where the championship meeting was held last year, were far too small and keen, although they were beautifully true. Those at Meadowbrook, on the contrary, are perfect in condition, but they are for the most part so level and slow, that approach play is rendered comparatively easy.

So much for the nature of the ground. A word or two remains to be said upon the laying out of the eighteen holes. I say eighteen advisedly, because a course of half the distance can never be placed in the first class. The expenses incurred in laying out golf-links in this country are generally so great, that it has been deemed best in most cases to get nine good holes rather that eighteen of an inferior nature. But this should always be regarded as a temporary measure. It is not merely a matter of convenience in tournaments which can only be held with any satisfaction on a full course; but in every-day play a nine-hole round becomes very monotonous and does not allow sufficient scope for versatility in the game.

As far as I am able to judge there are many nine-hole courses in the East which are admirably constructed — Meadowbrook, for instance, being very well laid out —but there is not one of the eighteen-hole rounds that approaches perfection. Take Shinnecock, for instance, which, from the nature of its soil, ought to be an almost ideal field for play, there is hardly a single hole of a good length; that is to say, the distances are so arranged that not only is the prowess of the good golfer seldom brought into evidence, but the chances of good and bad are in a fair way of being equalized. The chief thing to aim at in distributing the holes is to arrange them in such a way that each can be reached from the tee by one or two or three *full* shots, as the case may be. That is practically the whole gist of the matter. For it is obvious that, under such conditions, a player cannot miss a single shot, cannot even play an indifferent stroke without being penalized. If, on the other hand, the length of a hole is such that it cannot be covered in one shot, and yet if the drive off the tee goes only a hundred yards or so, it can still be covered in two, by the aid of a good second; then it is evident that one drive is, for all practical purposes, as good as another. When there are many holes of such a description, a player may make a bad drive off every tee and yet defeat an opponent who never misses a single shot in the round. A careful study of the best courses in Great Britain will show that the number of holes measuring from two hundred and forty to three hundred yards is exceedingly rare; in other words, the rule referred to above is the one essential toward excellence.

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As for the hazards, they should be sand bunkers, as far as possible. Sand should be procured, even at a considerable cost, because there is no other kind of hazard which answers the purpose so well. They should be of such a nature that a good player can always extricate himself from the difficulty in one stroke, and they should, above all things, be varied in their construction.

The everlasting line of cops seen on so many of our inland courses are both an offence to the eye and to the intelligence. The difficulties thrown in the path of a discriminating golfer should be of a far more subtile nature. In driving off the tee it is generally well to have something in front to catch a missed ball, and the hazard ought to be large and well defined; a little ditch, at one hundred and twenty yards distance, is not nearly sufficient because it punishes only a few out of the many bad shots. If possible, the hazard should extend in many cases over the whole distance between the tee and the carry of a moderate drive. Then, as regards the hazards near the putting green, particular care should be taken to have them placed in various shapes and positions. A single bastion in front of every hole is more often an aid to success than a ground for misfortune; it is an easy guide to the eye, and induces a player to be bold in his approach, a quality in which he is often deficient. Hazards should be placed on every side of the hole, more especially beyond it, so that every approach may call for careful calculation. Finally let me repeat that trees and stones must, at all costs, be removed; and the requirements of a good golf course will have been fairly stated.

When we have arrived at such a measure of excellence as this, the difficulties of the rules and regulations of the game will begin to solve themselves. The United States Golf Association, for instance, passed a rule permitting a player in a match to lift his ball out of any difficulty at the penalty of two strokes. Now this was in direct opposition to the original idea of the game that the ball should always be played under any circumstances, or else the hole should be given up. The excuse for the change made by the Executive Committee was that there were many courses in the country where conditions were different, and where it would often be impossible to hit the ball at all. The answer to such an argument is apparent. Such a course is not fit for the proper exercise of the game and ought not to be admitted to membership in the Association. Although it is impossible always to reproduce the perfect turf and bracing sea-air of the Scotch links, it is quite feasible to lay out a course in such a way that it may be as good a test as possible of proficiency in the game. Take, for instance, the Chicago Golf Club links at Wheaton. The course has been in existence only two years, and yet, when a few additional bunkers are finished, which are at present under construction, it will present as fair a field for the settling of rival claims as any links outside of the first half dozen or so in Great Britain. Of course the quality of soil is different from that of St. Andrews or Prestwick, but the turf is excellent; a good drive is hardly ever punished by a bad lie; the hazards are of the proper sort, chiefly consisting of sand bunkers, with an occasional water-jump, and above all there are no trees, stones, or buildings on the course. The holes are laid out in such a way as to eliminate, as far as possible, the element of chance; and taking it all in all it is probably the only eighteen-hole course in the country which can compare with the best links abroad. I state this, not as a matter of prejudice, but because it is an incontrovertible fact, and one which should be taken into consideration by all green-committees; for it is a simple proof that nearly all the Eastern courses could be improved to a similar extent by keeping the true ideal constantly in view.

The rules of golf have always presented a difficulty to those who are entrusted with the care of framing them, and since there are many points under discussion at the present moment of writing it will be well to take only a general view of the case. It is quite certain that many of the existing regulations as they stand are faulty, chiefly because while they have the right aim in view, they leave so much ground for argument and discussion; and it is equally certain that before long the American golfers, who are not bound hand and foot by tradition, will introduce one or two remedial measures which will incense the conservative Briton but will probably aid the true development of the game. Already an ex-

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cellent innovation, for which the United States Association is responsible, is the method of deciding the Amateur Championship. It was considered a great step in the right direction when the competition by holes was first introduced into Great Britain, not by a Scotch club but by the green-committee of Hoylake in England. Since the hole game is the only true golf, it seemed a pity that the Amateur Championship should not be decided in any other way. A difficulty, however, has since arisen on account of the unwieldy size of the field which threatens to make the tournament a very protracted affair. It remained for American golfers to solve the problem by inventing the dual method of play; first weeding out the poorer players by two rounds of medal play, and then selecting the champion by several rounds of hole play—a plan which sounds very obvious and satisfactory as soon as it is suggested; for it cuts down the list of entries very quickly, and also necessitates excellence in both branches of the game; and after all the patience and accuracy brought out in medal play ought to count for something. Now, however, there is a proposal to go still farther into the weeding out process by fixing a definite scratch score for every links based upon the distances of the holes, and accepting no entry from anyone whose handicap at his home club is above a certain limit. Whether this suggestion should be carried out or not is entirely a matter of expediency. If it is found that so many entries are made as to seriously militate against the success of the tournament, it will be necessary to adopt some such scheme for keeping out all those who have really no chance of winning, but merely enter for practice or amusement. The national tournament is not a nursery for embryo golfers, nor is it fair that a good player should be handicapped by having to go through the preliminary rounds with a duffer who has not the ghost of a chance of winning. One of the arguments against the acceptance of a definite scratch based on distance, is that it can be so easily obviated by a slight alteration of tees so as to make the score as high as possible and include a number of players who would not otherwise have qualified. Still it must be remembered that it is always easy to defeat the ends of any government for the time being, and a certain reliance must be placed upon green-committees to do their best, not only for the interests of their respective clubs, but for the future of the game itself. In this matter of qualification experience alone will show whether a new regulation is necessary or not; but as a general principle it ought to be remembered that golf is still a very new game in the country, and the would-be iconoclasts should be discouraged from taking any premature action which would alienate us from golfers on the other side of the Atlantic in the meantime, and in the long run prove to be quite unnecessary.

Those who look for instruction in the science of golf must turn to the pages of the Badminton book which is still the highest authority on the subject; but it may not be out of place to throw out a few suggestions as to the spirit in which the book should be read. It must be remembered in the first place, that nearly all the men who have taken up the game in America of recent years, have reached an age when it is impossible to acquire the easy suppleness of youth. They ought accordingly to modify the instructions which come to them, not only from the literature upon the subject, but from many of the professional teachers who always seem to forget that their pupils have not had the same advantages in early youth as themselves. It is nearly always wrong for a grown man to attempt a full swing to start with. I have so constantly heard the most promising beginners reproached for what the conventional book-learned player calls a lack of form, that it seems very necessary to point out that a short clean sweep at the ball is not only far more effective, but far better form than the angular contortions which go to make up what many beginners are pleased to call a full swing. In driving the ball the main object is to keep the head of the club travelling as long as possible in the direct line of flight, and this must be achieved, at first, by letting the club go back only so far as is possible without making an angular bend in the swing. If this steady sweep is constantly kept in view, the beginner will find that gradually he is able to swing farther and farther back as the muscles become more accustomed to the motion, until finally he attains the proud distinction of possessing a real St.

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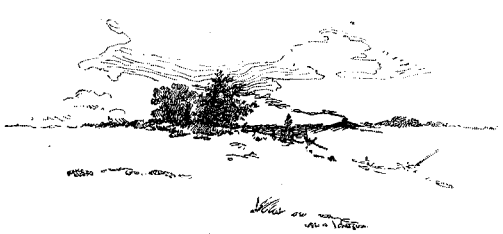
Andrew's swing. In all other things, moreover, he should exercise his common sense and make up his mind that it is his duty to hit the ball clean every time, even if in so doing he sacrifices a good many yards in distance. Above all let him watch the best players and get into their style by unconscious imitation. If our beginners would only walk round with their professional teachers, and feel, as it were, the easy method of sweeping away the ball, they would learn far more than they do in a hundred verbal lessons; and when they play they should always play matches and not trudge round the links with a pencil and score-card—trying to lower a record of their own which is absolutely meaningless. The young player who can take odds from his elders and betters, and compete with them more or less successfully, is far nearer the road to grace, although his total score should mount up ever so much higher than the record of the solitary and introspective knight of the pencil. Life would be far more worth living on a golf links if there were a rule in every club forbidding a member to mention his score or talk at length about the lowering of a record which nobody but himself cares about, and even he himself only half believes in. The game was originally intended to be a friendly contest of skill; the middle-aged beginner has made it a fruitful source of lying and self-deception, and a very scourge to his friends.

One word should be said about the courtesies of the game. There is no pursuit in life which exhibits the best and the worst of a man so freely as the game of golf. That a control of the temper is absolutely essential for success goes without saying, and there are many little points which suggest a loss of that control if certain rules of etiquette are not strictly observed. The most important of these is the way in which the rules are interpreted, and there seems to be only one way of dealing with the matter. First of all, if a penalty is incurred for any reason, the player should at once admit it without waiting for his opponent to call his attention to it, and no matter how trifling the breach of rule, or how unimportant the game, the full penalty should be conceded whether the opponent desires it or not. On the other hand, if the opponent should move his ball, for instance, in addressing it, it is his business to count the stroke, for stroke it is just as much as the longest drive that was ever struck from the tee; and except when playing for a medal he should be left entirely to himself in the matter. To put it shortly, the word "claim" has no place in the golfer's vocabulary. It may be argued, of course, that your opponent may then take advantage of you. If he does, your remedy is simple—never to play with him again. In the meantime, if every golfer were intent upon acting up to the very letter of the law, there could never be any possibility of dispute. After all it is a game for gentlemen, and unless that is kept in mind, unpleasantness becomes endless. Perhaps it is this very fact which has made it so popular in this country, where the other great games are in danger of getting entirely into the hands of professionals. That being the case, it is most important that the tendency to multiply tournaments and lavish handsome trophies on indifferent players should be checked at the outset of our golfing history. Ten years ago the best players in the world were content with the custody of one or two small medals which they could not even keep, and I confess that in the best interests of the game, I wish the same state of things existed now. Possibly we shall have a revulsion of feeling in a short time, and golf will take on again its garb of Caledonian simplicity.



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THE WORKING OF A BANK

(THE CONDUCT OF GREAT BUSINESSES—FOURTH PAPER)

By Charles D. Lanier

THE ILLUSTRATIONS DRAWN ENTIRELY FROM ACTUAL SCENES

ONE of the pictures illustrating this article shows the private office of the president of a great bank. From his desk there is visible, only a few feet away through the barred window, the hurrying throng of men, women, horses, wagons, and cars that make up the bustling life of a great metropolitan street. The sound of nervously rapid footsteps, the conversation of brokers' clerks, the slogan of the newsboy, the harsh jangle of car-bells, the ominous rumble of heavy express loads leave no part of the electric tenseness of the city's life foreign to the atmosphere which surrounds the chief officer of the bank.

There is in this picture a definite suggestion of a truth that does not enter into the popular conception of a bank, but which, when fully stated and explained, is the perfect key to an understanding of its methods and activities. A layman is apt to think of a bank as a more or less inexorable and always majestic institution, set apart from other businesses and above their laws, moving on rigid lines with slow and unchangeable dignity, under the guidance of men chosen only for their conservative natures and the stability of their financial records, as the apotheosis of relentless respectability — an institution which, being terrene, may fall; but, if so, Walhalla-like, because of fate and the infirmities of depositors, rather than from natural and common economic laws. To explain how different is the truth, how very human a trade is the practice of banking, how essential to it are the nervous energy and all the higher arts of successful "hustling" which form the most indispensable capital of any great business, it will be necessary to look briefly at the fundamental aims of a bank and its practical organization.

There are three main purposes in a bank:

First, to receive money on deposit from people who wish to have their funds kept in a safe place from which they may draw them out by check as need may be.

Second, to loan money and discount notes, drafts, and bills of exchange. In this capacity the bank gives cash, or its equivalent, to an individual in exchange for such evidences of debt due him from some other individual as the bank may deem to be good, charging a certain commission or interest; and makes loans at interest or buys commercial paper, which last is equivalent to lending money on the personal security of reputable firms engaged in trade.

Third, in the case of national banks, to issue its own notes in analogy to the issue by the United States of the legal-tender bills which we use for currency. This last function is of the least interest to this article and is becoming less and less essential to the practice of banking.

Everyone is familiar with the first function of deposit, but just what remuneration the bank gets for this service of safe-keeping, together with those more elaborate functions suggested in the second paragraph, is so often a mystery to people not actually engaged in business that some detailed explanation cannot be impertinent.

To begin *ab ovo*. A bank generally comes into existence from the special needs of some community or coterie of business men. Anyone may be a banker; there are no restrictions except in the amount of capital required for a national bank. This must be $50,000 at least, and in larger cities $200,000. Suppose that five gentlemen have subscribed $50,000 to the capital stock of a new bank;

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the necessary payments have been made and a promising site has been selected with reference to the convenience of the particular trade which, in the promoters' opinion, will desire to use the new institution. The prosperous business concerns in this community are receiving daily money and checks, and, perhaps, notes, for the goods they have sold. If they believe in the good judgment and honesty of the men at the head of the new bank they may be persuaded to deposit each day in it such funds as they receive, or a part of them, for safe and convenient keeping, to be drawn out by checks as they may need. Thus the first function of banking has begun.

The bank is in, we will say, a centre of manufacturing. One of the large furniture factories finds it necessary to purchase a consignment of high-grade lumber, the raw material of its chairs. This manufacturing concern is running on a profitable basis, but owing to the fact that the retail dealers to whom it sells the chairs do not pay until after the delivery of goods, part of its assets are always in the shape of large accounts due it for furniture sold, and its actual cash in bank is sure to be a very small proportion of the total assets; so it is impossible to pay for this great quantity of lumber with a check. It is, however, an old and reputable business, and the lumber dealers are willing to take its evidence of indebtedness in the shape of a promissory note signed in the firm name. A note-broker very likely may bring this paper, endorsed by the lumber firm, almost immediately to the new bank, for the lumber men, though satisfied with the worth of the note, must have money for running expenses. The bank, too, believes in the value of the note and buys it from the holders, charging a certain commission, which covers the risk and the loss of interest. When the note is due the bank's runners present it at the office of the chair factory and the face value is paid. Such a note is called commercial paper.

Or, again, the same factory may sell a car-load of chairs to retail dealers three thousand miles away, and wish to avail itself immediately of the cash value of the consignment. It is only necessary, if all the parties be known and trusted, to write a draft on the retail dealer, attach it to the bill of lading given by the railroad for the furniture, and present both at the bank. The latter sees that the car-load of chairs will bring their customer such and such a sum when they arrive at their destination twenty days in the future, and is willing to discount the draft at a smaller rate of interest because there is the double security of the customer's general credit and the specific bill of lading.

Now the most significant part of this transaction, so far as it concerns banking, is the manner in which the money value is apt to be turned over from the bank to the manufacturers. They are not paid in gold or legal-tender notes, though they probably might take these if they wished; but, as a matter of fact, the amount of this draft, less the interest, is simply added to their deposits. They may draw it out by check or add to it by further deposits of their daily receipts; but no money has appeared at all.

To invent yet another instance of the second class of function: an active investor in Wall Street has need of $100,000 for a particularly desirable venture; while he has no available cash he possesses railroad stocks of a value, at the market price, considerably more than $100,000. Not thinking it a desirable time to sell these stocks, however, he takes them to the bank and borrows the necessary sum, leaving the stock as security. He may immediately pay this by check to a concern which deposits in the same bank, and if so there again may be absolutely no transfer of currency in the transaction, but simply a transfer of credits on the books of the bank.

These three operations amount, we will say, to $250,000. But the entire capital of the bank was only $50,000; where did the money come from to buy $100,000 worth of commercial paper, to discount a $50,000 bill of exchange, and to loan $100,000 on stocks? From the deposits of its customers; and since two of these sums were immediately re-deposited, this source of working capital was by no means impaired to the total extent of the sums represented. Of course there are many cases in which the note-holders and borrowers use other banks, and there will be withdrawals of deposits each day for the

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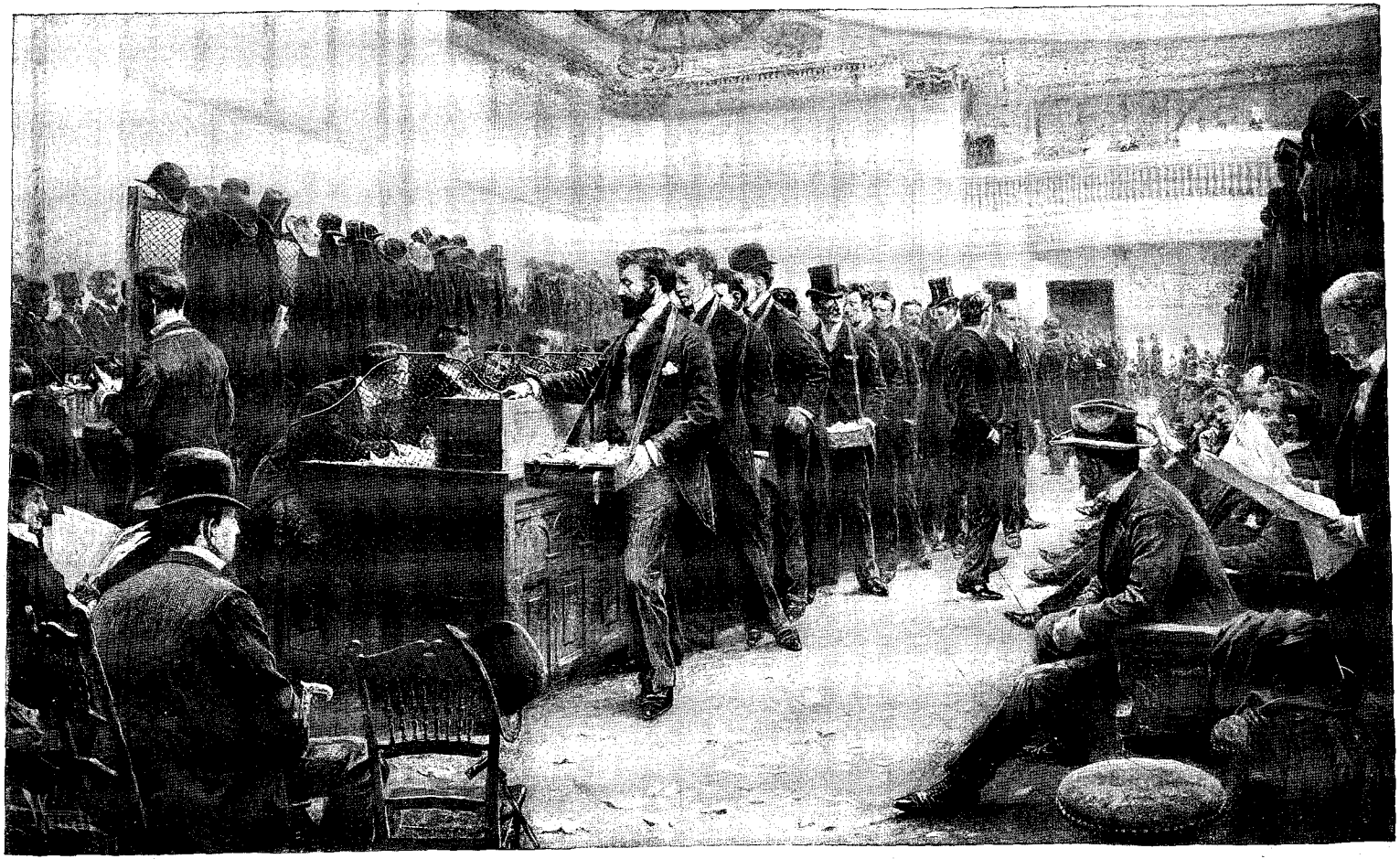

TEN A.M. AT THE CLEARING-HOUSE.

At one end of the Clearing-house room, in the balcony, sits the Superintendent of the Clearing-house. At the double row of desks running down the room are seated the settling clerks, one from each of the members of the Clearing-house. Before them stand the delivery clerks, one from each bank member. The stroke of the Superintendent's bell at 10 A.M. sends each delivery clerk one step forward, to the settling clerk found at the next desk, to whom he hands all the checks received during the previous day by his own bank, drawn on the settling clerk's bank, and leaves a ticket showing the amounts of such checks.

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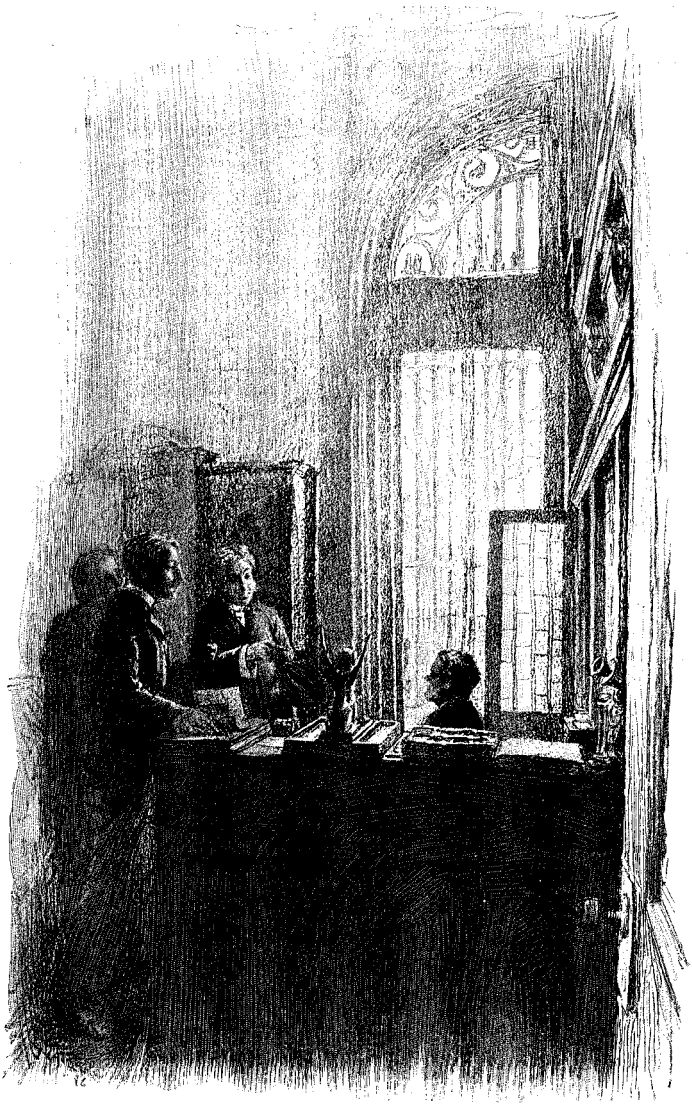
pay-rolls and current expenses of customers. But it is found in practice that it is generally safe to make loans and discounts to the extent of five times the amount of the actual cash in hand. The point is insisted on in order to give a suggestion of the vast part which credit and credit transactions play in the banking business. As a matter of fact less than two per cent. of the total sums dealt in by metropolitan banks are represented by actual cash.



IN THE PRESIDENT'S PRIVATE ROOM.

The American banks of the first order do not display the solemn and expensive richness, nor *the gloom, which are apt to characterize the great English houses. The President's room* generally looks out on the street; it is rather handsomely and comfortably furnished, with no costly elegance, however. The approach is guarded by sometimes two functionaries who assure themselves that the visitor should be admitted before even taking in his card. Here it is that the consultations take place with the bank's most important customers, about discounts and loans.

Since the money of the depositors can thus be used for working capital in making loans and discounts which bring the profit of their interest, there is no further doubt concerning the advantage of receiving and holding money, even though there be no direct remuneration from the depositor.

If we analyze the situation of our bank at this stage, assuming that these three transactions had made up the only exercise of the second function, while meantime the deposits had been coming merrily in, the institution should show something like the following balance sheet:

LIABILITIES.

Capital Stock.....	$50,000
Deposits.....	240,000
Profits.....	15,000
	$305,000

ASSETS.

Loans and Discounts.....	$250,000
Cash.....	55,000
	$305,000

Even this simple assumption may serve as a basis from which to describe the forces which govern the business of banking, for in the first place it shows the tremendous desirability of attracting large deposits which will furnish immediately the means of making profitable loans. In the second place this skeleton balance-sheet will prove how vitally necessary it is

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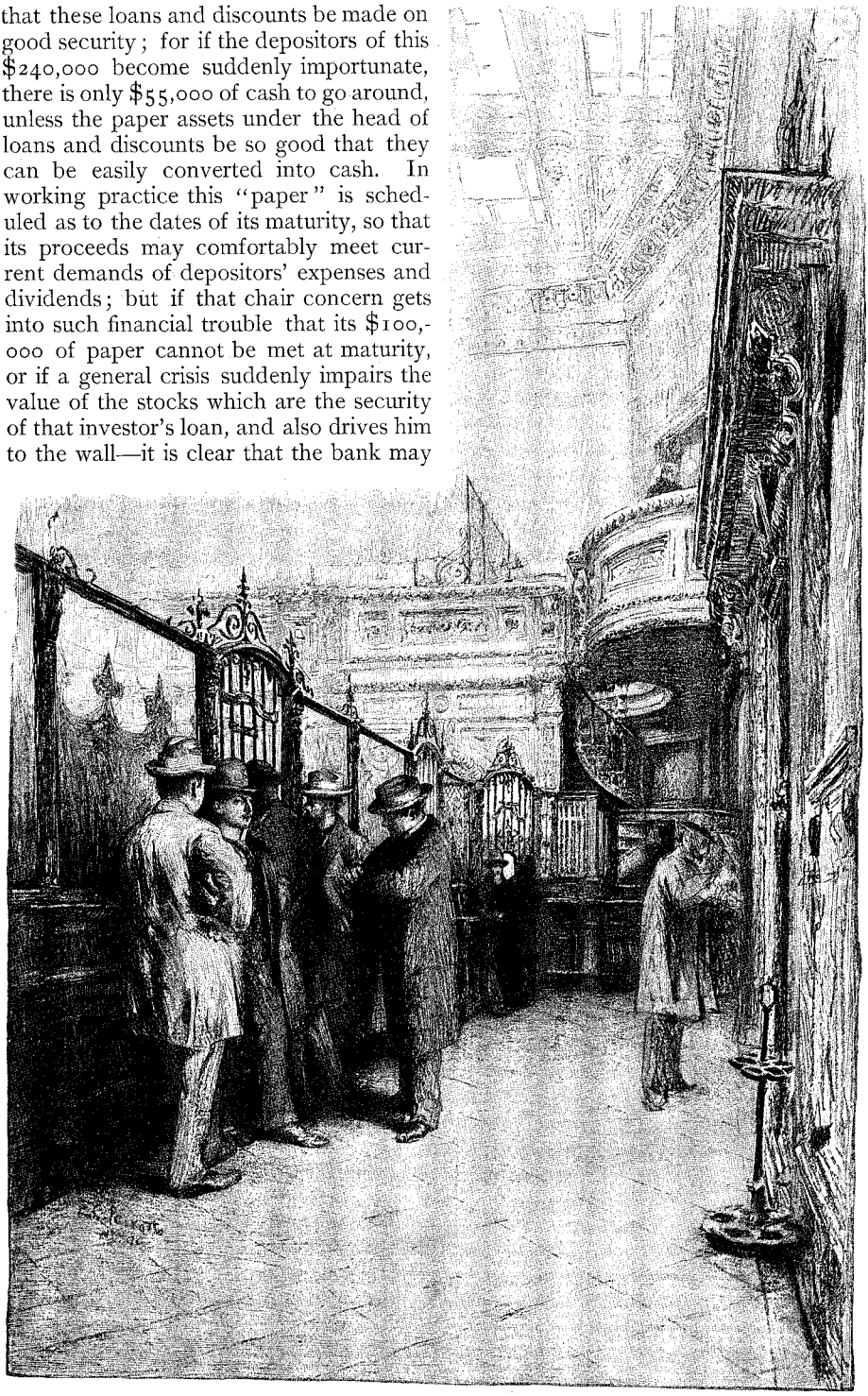
that these loans and discounts be made on good security; for if the depositors of this $240,000 become suddenly importunate, there is only $55,000 of cash to go around, unless the paper assets under the head of loans and discounts be so good that they can be easily converted into cash. In working practice this "paper" is scheduled as to the dates of its maturity, so that its proceeds may comfortably meet current demands of depositors' expenses and dividends; but if that chair concern gets into such financial trouble that its $100,000 of paper cannot be met at maturity, or if a general crisis suddenly impairs the value of the stocks which are the security of that investor's loan, and also drives him to the wall—it is clear that the bank may



BEFORE THE TELLER'S WINDOW.

The great city banks of the United States vary greatly in their tendencies toward architectural elaboration and luxury. Many have built large and handsome structures, which often contain nearly all the general offices and desks in one dome-like space, with the high ornamentation suggested in this drawing.

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be utterly unable to pay its depositors without assessing its stockholders, while the items of profit and money due holders of capital stock become a very hollow mockery. But it is not always necessary for a bank's destruction that these calamities should actually come to pass. A mere report, an utterly false rumor, may be sufficient to bring that horde of depositors into line with demands for their $240,000, so suddenly that the notes, though good as gold, cannot be realized on without serious loss; and in times of great money stringency, when depositors are most hungry, it will of course be most difficult to promptly turn the paper assets into cash. How easily such a stringency can be created without the slightest contraction in the amount of actual money is apparent from the manner in which the chair factory and the lumber concern obtained their funds. If the banks had been apprehensive of troublous times and had refused to discount the bills or buy the paper, these active businesses would have been crippled by much loss of credit, and would have been so much the less able to meet their other obligations. This would force them to draw down the last cent of their deposits and probably compel their neighbors to whom they owe money to do the same. Certainly if ninety-eight per cent. of all banking business in New York is done in credit transactions, the elasticity of which is governed entirely by sentiments of security, the two per cent. that appears in actual cash can cut but a relatively small figure as an influence in critical times.

STAIRWAY LEADING FROM A BANK TO ITS VAULTS.

A porter of trusty antecedents and good memory always guards this outer defense. He is generally a burly, grizzled old Irishman, who displays an unexpected intelligence in deciding whether one ought or ought not to be admitted. There would still be a great deal of trouble in committing any theft, even after an evilly disposed person had passed him.

So that the prosperity of a bank, that is, its maximum of profit-making power compatible with security at critical financial junctures, depends directly on the amount of deposits and the goodness of the loans and discounts made on the basis of those deposits. With this clearly understood one can begin to realize the nature of the problems that face the man at the helm. This man is nearly always the president; there is generally a vice-president, and always a cashier, a board of directors, paying and receiving tellers, book-keepers of various grades, discount clerks, loan clerks, correspondence clerks, runners—in short a small army of routine workers; but the life of the bank is the president, for his is the aggressive task of

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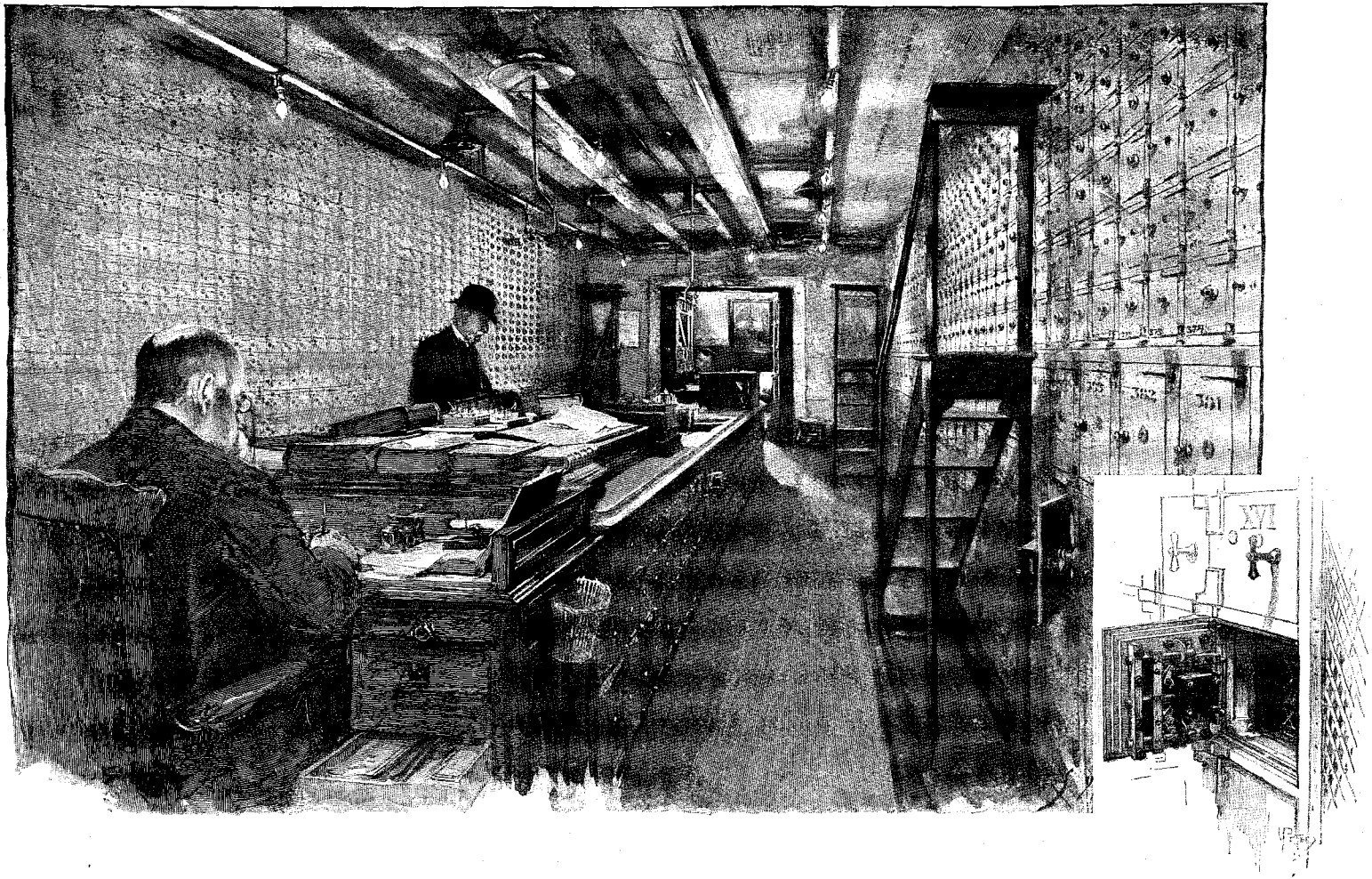

THE MAIN ROOM OF A BANK'S SAFETY VAULT.

Certain of the Banks with elaborate new buildings have safety vaults entirely distinct from those which hold their own reserve, and rent the compartments in the former to their individual depositors and others. This longitudinal view of such a vault room shows the array of thousands of small boxes, holding in some cases, only sixteen railroad bonds, and renting for sums varying from $5 to $400 per annum, according to their size.

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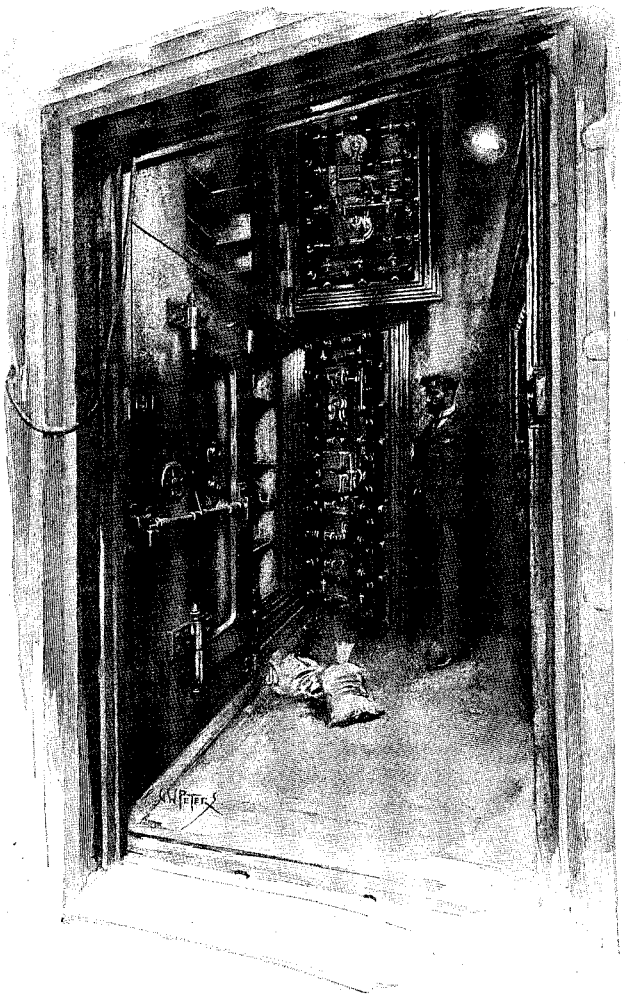
attracting deposits, and also, on the other hand, the defensive task of deciding on loans and discount. If the bank has a huge aggregate of deposits, twenty times as large as its capital stock, it means that the president has been ingenious and indefatigable in drawing these depositors to his institution. If the deposits have been used to their full capacity to discount bills and loan money at good rates of interest on security that does not fail in critical junctures, it means that the president has been shrewd to a degree in examining the credit of borrowers, has maintained the utmost discretion in refusing doubtful paper, and displayed the rarest judgment in appraising securities and keeping the collateral of loans up to the safe percentage of margins.

Not that the president is absolutely alone in this work; he consults with the cashier and the vice-president, and keeps the array of discounted bills and loans before the eyes of the board of directors, who are supposed to have a general supervision over these all-important departments. But even though the directors may meet once or twice a week and glance over these securities, their effective value is apt to be small, and the whole tendency of the banking system under the tense competition of the



THE RESERVE SAFE OF A GREAT BANK.

An outer door with the finest combination lock, is understood by, probably, the cashier and the paying teller together. Sometimes neither one can open it without the presence of the other. Within the vault are the inner compartments shown in the picture, where the bank-notes, bags of gold specie, and valuable papers belonging to the bank itself, are kept.

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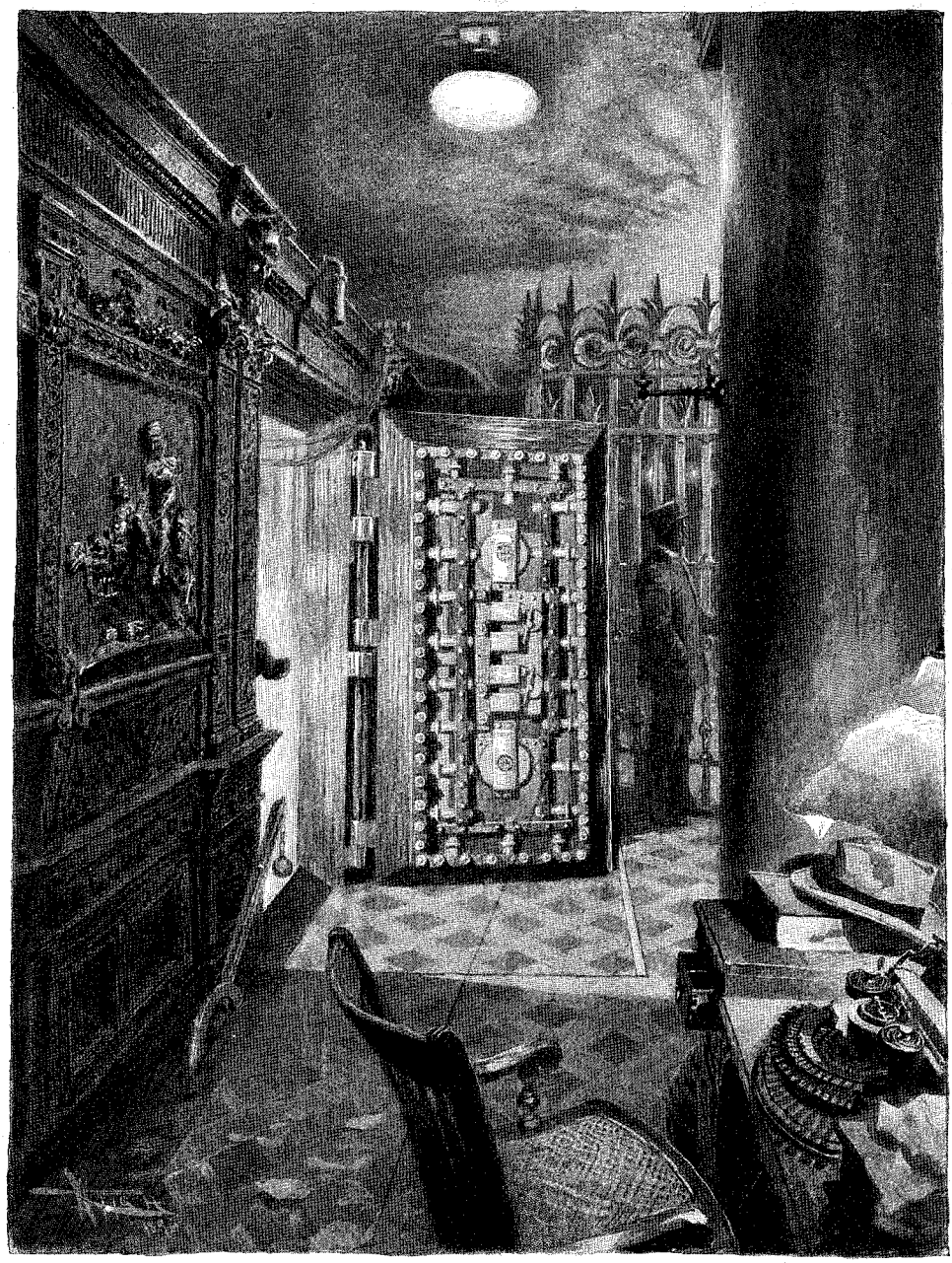

INNER SIDE OF MAIN VAULT DOOR.

The drawing gives a suggestion of the elaborate mechanism of the main door of the main vault, and of the handsome ornamentation on the exterior surface of the vault masonry. Above the door is seen the steam-pipe, a means of defense. Below the door is the recess in the masonry, closed by the sunken section of the floor as described on p. 594. About the whole vault structure is a very strong iron fence, with gates guarded by herculean porters.

day is to centralize power and responsibility into a single executive—the president. How fierce this competition is should be clear to anyone who has now appreciated the part that increased deposits play in a bank's prosperity.

In the task of winning them in the face of hundreds of rivals there is no quality of manhood which cannot be made valuable. There is a vast difference between the popular idea of a bank president as an elderly and half fossilized money-bags,

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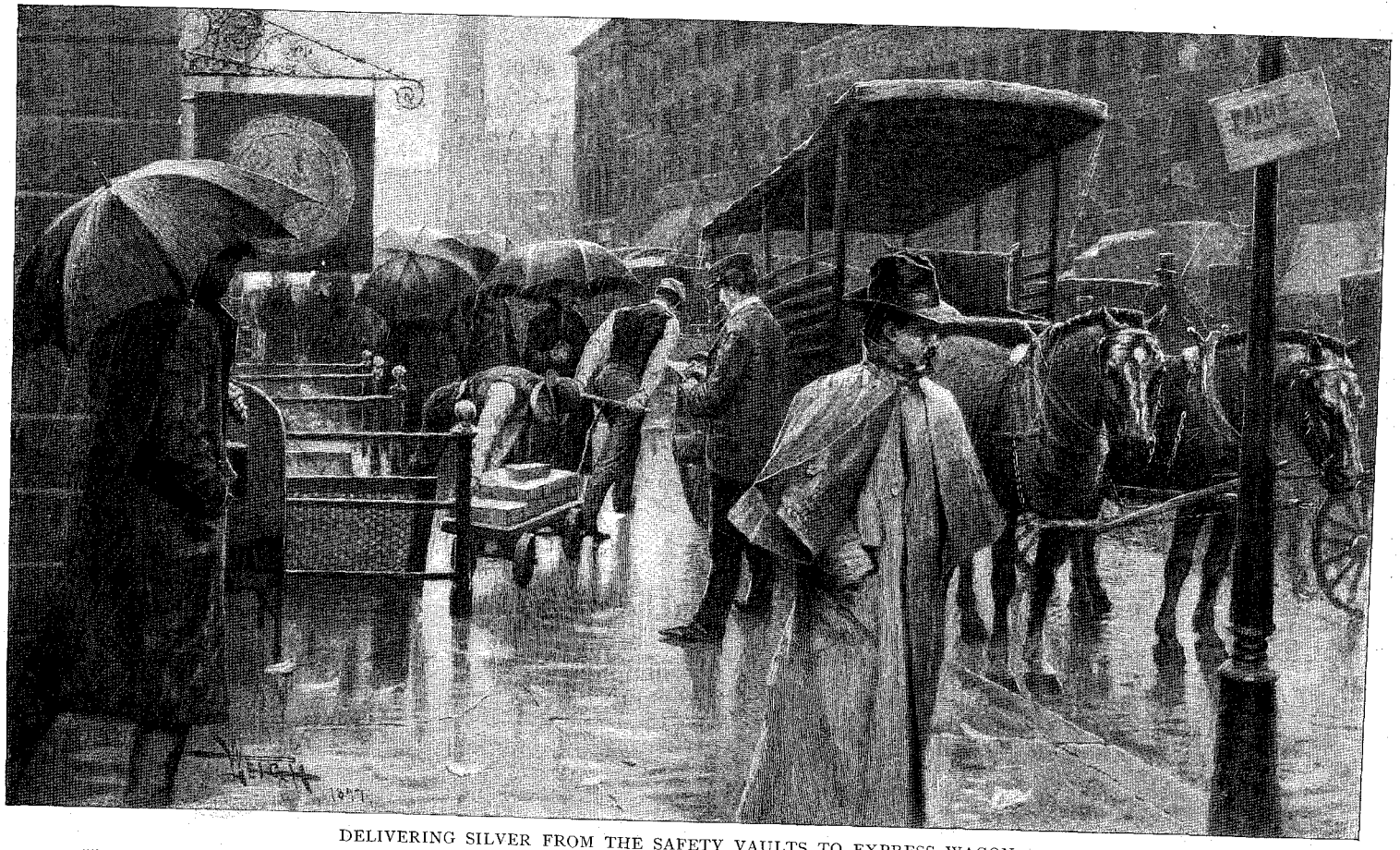

DELIVERING SILVER FROM THE SAFETY VAULTS TO EXPRESS WAGON.

The great express company assigns some especially strong and handsome team and wagon to the task of carrving these silver bars. The driver is generally an "institution"—an incorruptible, well-trained man, with great shoulders and a pistol handy. Yet there is comparatively little risk, for a thief would find it very difficult to carry off $10,000; such a sum would weigh nearly two tons.

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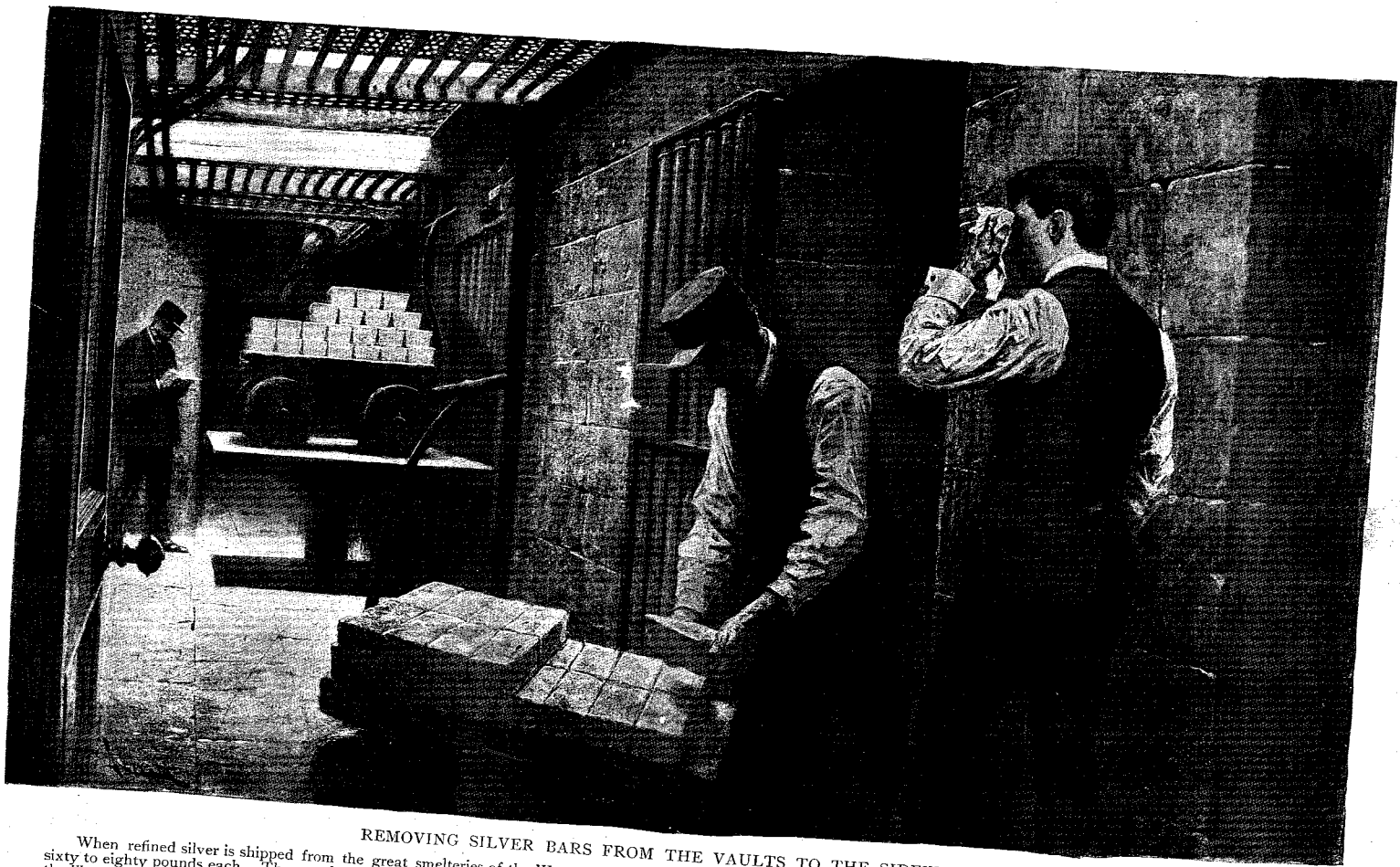

REMOVING SILVER BARS FROM THE VAULTS TO THE SIDEWALK.

When refined silver is shipped from the great smelteries of the West and Southwest, it comes in the form of large stout bricks, with the upper corners rounded, weighing sixty to eighty pounds each. They are kept in safe deposit vaults, and when sold or transferred are loaded on trucks, lifted to the sidewalk on a steam elevator, as shown in the illustration, and thence removed to the express wagon as in the picture on opposite page.

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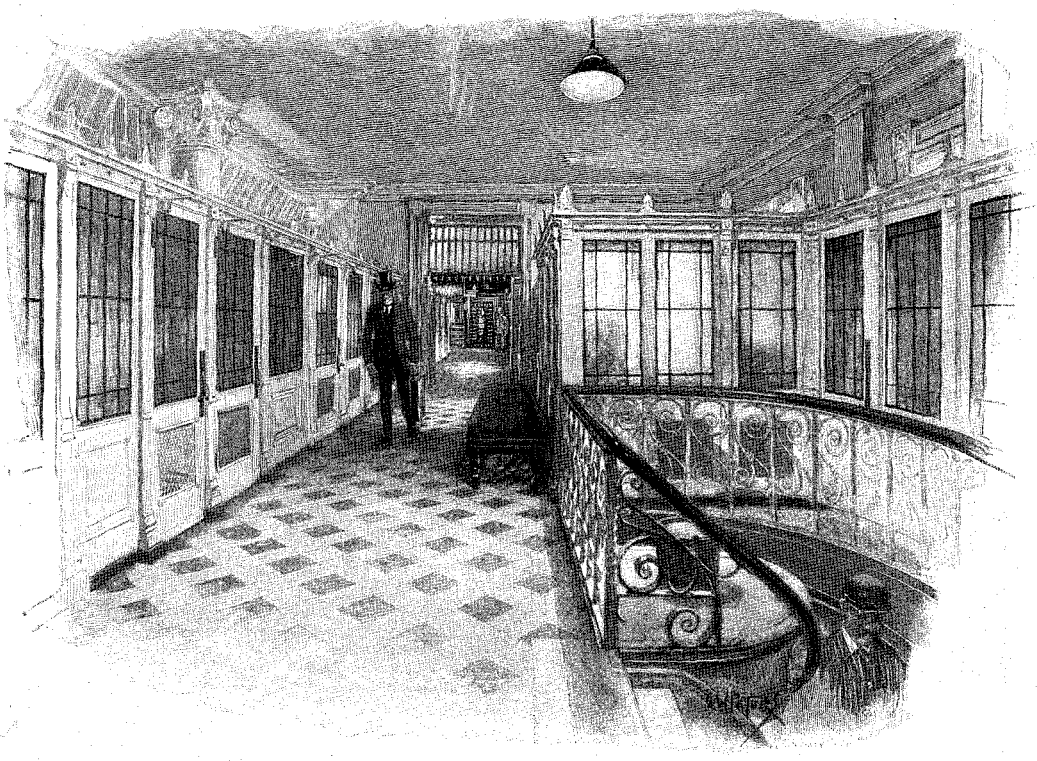

PRIVATE ROOMS FOR DEPOSITORS.

Each of the compartments shown in the picture is a small separate room, sumptuously upholstered, with a secure lock fastening on the inside. People who wish to examine their valuable papers, jewelry, etc., on deposit take them from the strong boxes to these small rooms and transact the business in privacy and safety.

knowing and caring only for balance-sheets, and the actual man. There is no single sympathy, no accomplishment, no physical advantage, which may not contribute to the success of the head of a bank. The friends he made at college a generation back, his associations at the club, on his vacation, even in his church, are factors used with consummate skill and the native courtesy which characterizes the higher types of successful business men. There is no quality of alertness or adaptability which does not aid in the work of making friends for the bank, *i.e.*, depositors. A perfect bank president should be one who can hold his own with zest and yet with dignity among the roistering class of Wall Street men in their late suppers at the club, who can shoot with them, fish with them, drive with them, and who can also impress the staid and strait-laced citizens who are his fellow-vestrymen, as a pillar of respectability. I know that the manager of one important financial institution, who is a devoted yachtsman, calculates that his beautiful craft and the summer vacation he takes on her are anything but the expensive luxuries that they seem; to speak plainly, that the social prestige they give him, and the hospitality offered freely and charmingly bring patronage to his business that return a material profit far greater than the cost. Doubtless it may sound, when stated in this cold-blooded way, as if a too important part were assigned to the arts of the mere lobbyist in describing the work of a financier. But, indeed, when the truth is known, few competitive businesses of any sort, great or small, are made successful without a vast deal of influence from the personal and social qualities. We contract a habit of buying our paper from some particular newsboy simply because his cheery voice, red cheeks, and engaging quickness have attracted us—maybe unconsciously on either side. We find it far easier to withstand a book agent or drummer or adver-

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tising solicitor if he be bilious looking, diffident or awkward, if he possess no spark of intrinsic interest and if we haven't chatted with him in the casual smoking-car. In professional ranks one notices the incomparable advantage enjoyed by the physician, the lawyer, and the clergyman, who has a good physique, an imposing presence, and a well-selected stock of stories. There are minute gradations of the art of bringing the personal equation to bear on one's business success, and while the banker uses only the higher and more sublimated branches, they are as necessary to him as, in a more primary form, they are to the peripatetic insurance agent.

What especially dignifies the occupation of presiding over a great bank is the combination of these lighter persuasive qualities with the stern business judgment, the unflinching bravery, and that broad prevision which comes from a clear mind's ceaseless study of general and particular trade conditions. These characteristics must be taken for granted; no matter what be the brilliant social qualities of a banker, there is no probability that his friends will become depositors with him if any lack of confidence exists as to his business ability or integrity.

Thus all the forces of a well-rounded man may be enlisted in the positive work of bringing new depositors into his bank. None the less do they come into play in the negative but all-important work of deciding on loans and discounts. There may be in any single instance of the hundreds brought weekly before the president so many subtle factors involved that he is tempted almost beyond reason to move along the lines of least resistance. But if there is anything that a banker must not do it is to move along the lines of least resistance. It may be precisely when his friends, the bank's friends, its own customers, are in direst need of money, that the president must steel himself to refuse loans on inadequate security. These private offices, so smug and point-device, have seen the

A SUBTERRANEAN OPENING IN THE VAULT.

The stair leads up to the ground level and the private offices. At the foot of the stair one encounters another system of trained officials who spend their entire office lives in the subterranean depths. Another door of the first class is seen in the background, admitting to the main vault.

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very tragic play of human hopes and fears, of rescue and disaster, turning on the moment's opportunity, and the single man's decision. Perhaps a banker, like a physician, becomes, under the very instinct of self-preservation, somewhat dulled to the strenuous troubles of his fellows; and there is the comforting consciousness that in refusing to tide over one borrower's troubles he may be saving hundreds of his depositors from like tribulation. But the questions in each vexed situation are often of the nicest. Even from the cold business point of view there may be very grave doubts whether it is best to alienate an old client by refusing a loan. A merchant who will possibly get on his feet after all is sure to be far more valuable as a friend than as an enemy.

Nor are bankers infallible, by any means. It would require ponderous volumes to record the long-drawn-out disasters which have followed reckless loans. The vice of extending too much credit, like falsehood, is apt to become more necessary with each indulgence. If our manufacturer had been unable to pay promptly his $100,000 note, a weak president might have been persuaded to grant him further loans rather than let his debtor go to the wall, especially when assured that just so much aid would turn the tide and bring profits that would set the concern to rights again, and with this added sum hazarded the bank would be still more unwilling to cut short a business that seemed to have the principle of ultimate profit in it, if the *débâcle* would certainly involve the loss of the money already advanced. On this principle of "sending good money after bad," banks have often found themselves finally in possession of the most extensive buildings and plants of machinery with which to pay their depositors' balances. So insidious is the practice of such indulgence to borrowers that bankers of unimpeachable methods have gone so far as to make a hard and fast rule that as soon as a loss is reported it shall be written off immediately against profit and loss. Such a house will not advance ten dollars on the most glittering promises that the expenditure will rescue one thousand.

It may happen that much indiscreet management of loans is forced on an executive. For instance, we will suppose that the president has scented trouble in the operations of that chair manufacturer, and has felt obliged to limit the amount of money invested in its loans and bills. The manufacturer, unable to move the heart of his bank to more generous advances, deliberately plays to force his demands. With this aim he may raise a large sum of money, buy with it heavy blocks of stock in the bank, and then, on the security of this stock, borrow from another bank nearly the whole of that sum to be returned to current uses. Reinforced with the prestige and influence of this large holding of stock he sees that some obedient friend is elected to be a director of the first bank. Bank presidents are only human, and have a preference for keeping their positions; and this one may ease his conscience with the thought that he has done what a man can do, and then, under fear of offending his directors, who may supplant him, grant the accommodation demanded, to the great detriment of the institution.

With such and a hundred other dangers besetting them it is surely a remarkable fact that there are fewer failures among banks, even during financial crises, than in any other class of business. It means that a process of natural selection has brought a body of exceptionally able men to the executive positions. From what has been said it will be seen at once that the capacity and integrity of the president are the gauges of the bank's standing. If he is pre-eminently a man of parts the bank will tower above its fellows in credit and prosperity. If his rhythm be slow though steady, the bank will show the effects of over-caution in a lighter line of loans and discounts, and a smaller earning capacity. If he has any of the speculator's blood in his veins the bank's pulse, too, will be feverish and uncertain.

It is, then, of the very first importance to obtain a capable president. There are diverse theories concerning the best ground for growing him; some maintain that the right man must have worked patiently through the dull routine of the subordinate positions; others that such a training tends to blunt the keen perceptions and narrow the point of view to a degree that is almost sure to unfit a man for the higher and broader responsibilities of the presidency. It is certain that when one is found who

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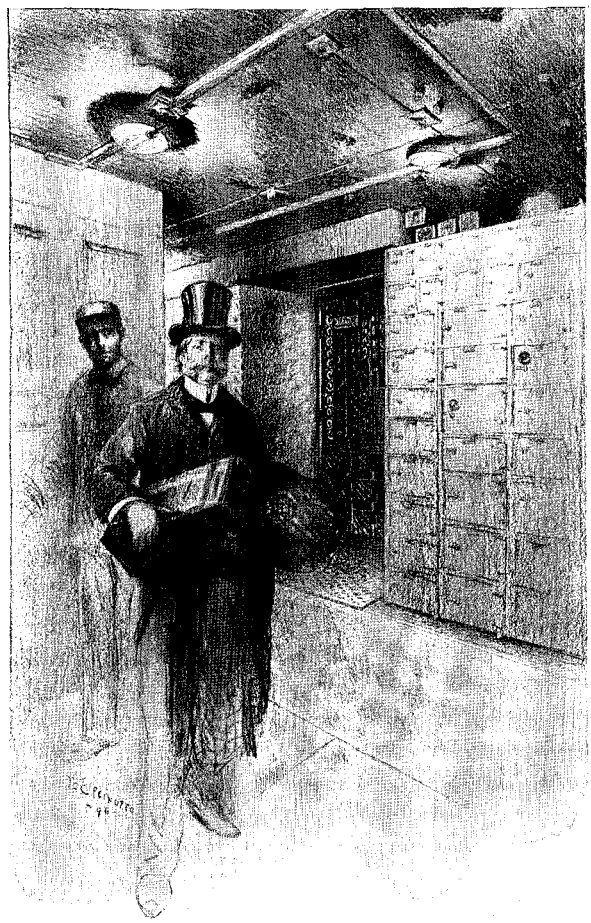
has toiled up from one desk to another without impairing the wider vision and *verve*, the ideal bank president is at hand.

When such a candidate for a vacant president's chair is not to be had, an outsider, or one of the directors, is chosen; and if the new-comer be too unfamiliar with the routine workings of the bank, he not unfrequently acts as vice-president until he learns thoroughly the detailed operations of the daily round. When one considers the responsibilities, both positive and negative, of such positions, the salaries generally attached to the president's post do nto seem excessive. $15,000 or $20,000 a year is, I believe, the highest pay received by bank presidents. This is much less than the pay of railroad and insurance presidents; much of the banker's compensation must come from the sense of power and the social position which his occupation gives.



A CUSTOMER VISITS HIS VAULT-BOX.

When the porters have generally passed the well-known face of a customer, one of the inner attendants helps him to open his compartment, he takes the iron box containing the papers to be examined or removed, and repairs to one of the private consultation rooms, where chairs, tables, writing materials, etc., are awaiting him.

There are thousands of instances in which the functions here ascribed to the president are actually performed by an official under a different title—the vice-president or the cashier. The man holding the title of president may be very nearly a figurehead. But these highest executive functions must be performed, in a great bank, by some one man of pre-eminent qualifications, and in the largest national banks there is apt to be little room for figureheads. In the other offices described below, there are too various practises in different institutions, as to the exact division of work.

The cashier is nearly always the next official to the president in order of active importance. His work differs from the latter's, however, in both kind and degree. It is, of course, good economy to take from the shoulders of the president all routine matters which would add to the burden of the heavy questions of policy already on his shoulders. This is the mission of the cashier. In a great bank he has nearly always worked his way through successive stages of promotion to the cashier's office, and has at his fingers' ends every detail of the clerical work. What the president has decided to do, the cashier sees done, and any doubts, not involving a question of policy, as to the exact *modus operandi* are immediately referred to him. Every hitch in the day's proceedings, every small personal trouble among employees, every little problem which may stump a teller or book-keeper

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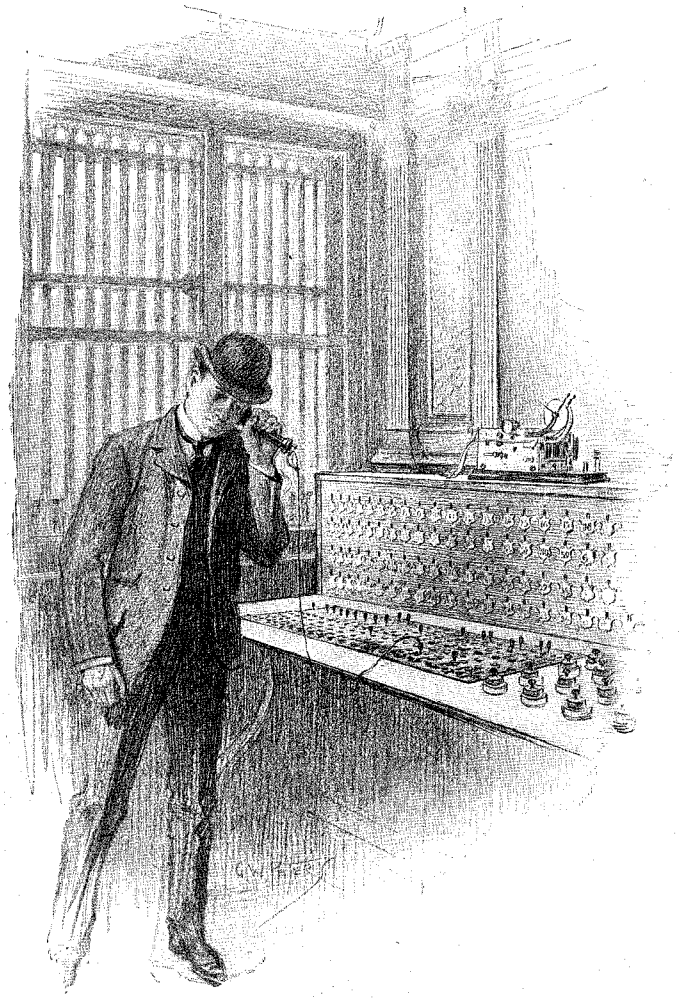

SWITCHBOARD OF A GREAT VAULT COMPANY.

The more elaborate arrangements of the metropolitan safe deposit companies include an electric switchboard which will put the watchman into communication with the station houses, and watchmen at other banks at any time of the night. Even without the watchman's intervention a burglarious assault, or even a noise or jar, will automatically give the alarm in various other establishments, some a mile away.

is brought to him. Like Parolles, he is "full of businesses." A hundred times a day his office is invaded for advice and direction; the grievances of clerks, their vacations, their slips and failings are added to his direction of specific transactions, and a perfect cashier must possess great tact and patience over and above his minute understanding of the routine work. Many men in this position are, too, of the greatest value to the president as consulting assistants in the consideration of larger affairs.

The task of keeping a perfect "Open Eye" on the employees is in itself of the highest importance, for the rules of promotion in a bank are based carefully on the records of the clerks. With all of them, down to the very doorkeeper who fends off cranks from the cashier and president, personal character counts very largely. A bank appropriates the dignity, the integrity, and force of its president, if he have these qualities, and insists on them in all its servants. It is almost certain that a runner from a well-managed bank will know his business and discharge it with courtesy but firmness. If the larger policies of his house are uncertain or reckless, he carries such an atmosphere

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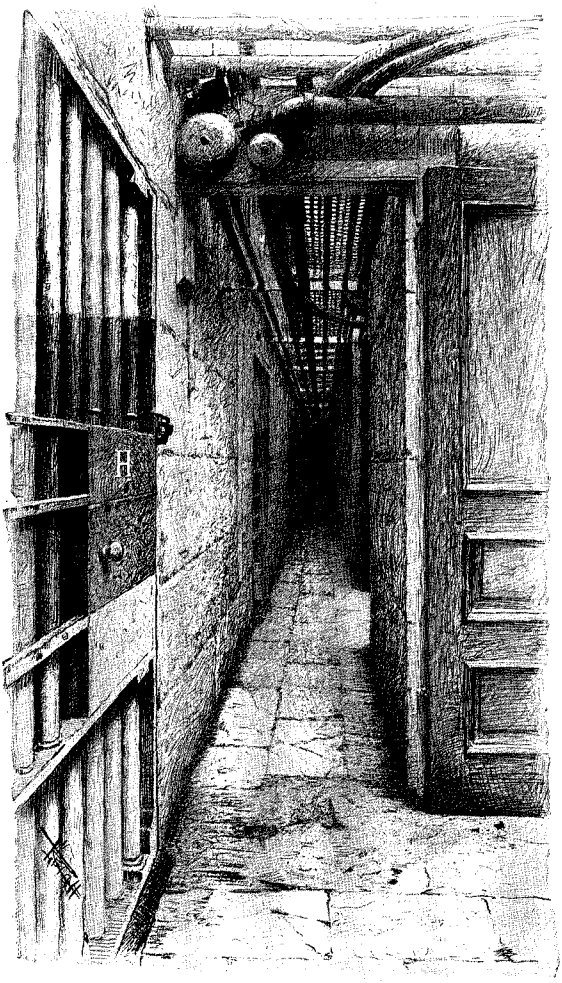
with him. It is only partially true that a clerk's chance of promotion in a bank comes only with the death of a superior. Character, alertness, and force are nowhere more valuable than in a bank, and the young man who is exceptionally bright and thorough will find his level in a counting-house without waiting a lifetime. It may be that in a particular institution he comes to a stone wall in the person of some deserving plodder just above him, who will not die; but good human stuff is so rare and is so much the best capital in banking or any business, that such a man is almost sure to be called to a good vacancy in another house.

By far the most interesting character in the routine life of a bank is the paying-teller. A very short description of his duties will show how weak, used in any absolute sense, is the metaphor which made him the part of a machine. For he must have a wonderful memory, and is apt to have a very exciting life. In the hours from ten to three, thousands of checks are presented for payment at his windows; and with the signatures of each check he must be so familiar that he can tell at a glance if it is genuine. It is not easy to make clear what a minute and extraordinary memory for the least details is required for this. It not infrequently happens that a paying-teller must keep track of ten, even twenty thousand, signatures. These, to be sure, are written on cards filed in a neat case at his back, or in a signature-book; and to this case he refers instantly when in doubt. But one measure of his efficacy is the ability to decide without reference; and the number of checks which pass with no confirmation is little short of wonderful. In paying a thousand checks, the teller applies to the cabinet not more than once or twice. Certain of these signatures may not come to his eyes once or twice in a year. Where a bank has a large number of out-of-town correspondents, it will often happen that some of those empowered to sign checks utilize this authority only in case of the illness or absence of the usual signer.

Besides the signature there are the questions of correct endorsement, and whether the check has been "raised;" that is, changed by the holder's penmanship to a higher figure than was written by the original drawer. All these points the eager, ferret eye takes in at a glance. To a layman, looking on a quick paying-teller at his window, with a long line waiting in turn, it seems as if the scrutiny of each



BETWEEN THE VAULT AND THE BUILDING.

A narrow passageway runs between the masonry of the great vault-box and the wall of the building itself. During the night, a watchman constantly patrols through this stern corridor, which is scarcely wide enough to allow two men to squeeze past each other.

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check presented is so slight that any fraud whatever might go through. Yet one of the finest officials of this class in New York says that the number of bad payments is exceedingly small. The character of the check, the name of the drawer, the personal appearance of the man that presents it, all these he seems to take in instinctively, and the suspicion of fraud appears to be almost intuitive.

But much more than the validity of the check must be determined before it is paid. Is the man in front of the window entitled to receive the money? Is the credit of the account against which the check is drawn sufficiently large to meet it? More or less the teller must hold in his mind the general run of the accounts of all the bank's customers. Imagine what this means when a bank has three or four thousand depositors, all of whom are checking against it. Facility in handling figures is an acquirement that may come to nearly everyone with long practice, but only a mind of really extraordinary tenacity can hold the multitudinous details which must lodge in the brain of a first-class paying-teller. To the casual observer his accomplishments are simply amazing.

Nowadays the counterfeit bills which once made the life of a paying-teller a burden are comparatively rare. But the vigilant forger of checks is always with us, lying in wait for a paying-teller who may not be in good form, as the tennis players say. A volume would not contain all the ingenious and sometimes amusing schemes that are hatched by crooks of various description to "do" the banks. The ingenious ones come from the professional experts, the amusing ones from the amateurs. Of the latter, each month seems to furnish a new crop. A goodly supply comes from discharged clerks alone, but these are almost always caught. The expert is a bird of another feather. We will give a typical instance of the countless forms in which his genius unfolds. Not long ago there stood before the paying-teller's window of one of New York's big banks an unctuous little Israelite, smiling blandly over a $100 check. Signature, endorsement, and every detail were correct. To make assurance doubly sure, the little Jew explained, with some insistence, "You see I have had my endorsement certified."

The check was paid without hesitation, but the teller said to himself: "Why is that idiot standing there with such a broad grin, trying to fix his face on my memory?" And duly he took note.

A few days later, the man appeared at the window again, his countenance distended in the same smile, with another check from the same firm; the endorsement was certified in exactly the same way, and this time the amount was $900. There was absolutely nothing wrong with the check on its face, and it came from a well-known customer of the bank. "In spite of all," said the paying-teller, "something told me that fellow was a crook. So I said I should have to look up the account before it could be paid, and while he waited I slipped around to the firm's office, which was only a short distance away. The check was examined and pronounced perfectly good, and I was about to walk away, when the head of the firm said, 'Why, hold up. We've issued no checks this morning.' And then I went back and bagged my crook. He had first sold the firm a bond, and got his original $100 check in payment. This he had used to imitate the firm's signature on the second, and likewise to impress me with the fact that he was all right, so that when he came around a second time I would not bother him."

The post of a paying-teller is one of exceeding responsibility, and obviously a man must be trusted in it simply because he is trustworthy; he could never get a bond large enough to cover the amount of funds he has in his sole keeping. He is the only man in the entire *personnel* who could break a bank in an hour, and he is the only one who could know of an embezzlement for a long time without its discovery. Many a paying-teller has in his charge five or six million dollars in cash. Part of this sum is locked in what is known as the reserve vault, and to this vault there are often two combinations, which must be used simultaneously, in order to open it. In this case, the paying-teller knows the combination of one, and the cashier, probably, knows the other. Neither can open both.

But the funds in daily use in the bank

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are open to the teller alone, and to him is entrusted the custody of that vault. Last fall the daily papers contained accounts of an incident in the life of a very well-known bank which forcibly illustrates the necessity for honesty in paying-tellers, and the inability to substitute any check for it. The teller of this particular bank was so efficient and had been in the employ of the institution for such a long time, that he came into the responsible charge of large securities to a degree that was very unusual. This was so marked that the officers of the bank determined to double the bond of the paying-teller, and told him of it, explaining that the great responsibility he held made it only a business-like thing for them to do.

"There is no use in it," he said. "If I wished to, I could slip a package of large bills — two hundred thousand dollars of them—into my pocket, send word the next day that I was ill, and be beyond the reach of your courts almost before you knew of the loss. What does a $10,000 or $20,000 bond amount to?"

It was absolutely true; but the curious part of it was that at the very time the man was discussing the matter so frankly, he was speculating on securities abstracted from the safe in his charge, and eventually made a loss to his employers of no less than $160,000.

The vast sums in the vaults are not in a form to dazzle one's eyes. The notes are stored away in neat, tightly bound packages, and the specie in small canvas bags that might hold samples of dried peas, for all that one can see. Indeed, one finds it difficult to realize that such a huge amount of money can be stored in so small a compass. Sometimes the reserve vault, containing several millions of dollars, will occupy scarcely more space than the cube of two feet. Ordinarily, banks do not keep on hand a great deal of metallic currency. It is clumsy and awkward to handle, and takes up a great deal more room than paper. A hundred one-thousand-dollar bills make a packet that is slight in weight and mass beside a single thousand dollars in gold double eagles. Moreover, a large part of the money demanded of the paying-teller is for the payment of salaries and the making of change in small transactions, for which paper is far more convenient and desirable than gold or silver.

The single sums paid out through the paying-teller's window are not ordinarily of great magnitude. When one reads that a check for $6,000,000 is presented at a bank, this does not imply that such a sum has been paid over the counter in cash. As a rule, the check is deposited for collection in another bank than that against which it is drawn, and then in turn several other checks may be drawn against the large one through still other banks, in such a manner as to split up the account. These checks go through the clearing-house, and the actual transfer of money is very small. It recently happened that a New York bank presented at the clearing-house a number of checks, one of which was for $3,000,000, and actually brought back a balance of less than $100,000 as the result of the morning's clearing. Other checks had been drawn against the large one, so that the sum was distributed in three different banks, and a very little coin or other money actually changed vaults.

Though banks do not care to keep a large quantity of specie on hand there are many critical occasions that oblige them to reserve very large sums in gold for use when the more convenient forms of credit-currency have come to be regarded with suspicion, and of late years several large banks of the best standing have thought it wise to revert to the most primary conception of their purpose by making the safe-keeping of valuables an important branch of their business. In their vaults are deposited all kinds of securities and articles of value, and the silver bars and gold shipped by the great smelting companies from the West. Of course the business of assuring safe deposit for valuables is often a separate function of large vault concerns too. No little dramatic interest is latent in these huge boxes of heavy masonry, of the dimensions of a large room, with their thousands of interior safes, each with its own locks of various complexity and strength. In a single vault on Broadway there are 15,000 compartments, from a size just sufficient to contain a dozen railroad bonds to the huge caverns of masonry that hold tons upon tons of silver and gold.

The main doors which furnish entrance to the great box are the points on which

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the utmost mechanical skill is lavished. No burglar would ever think of trying to effect an entrance through the walls. If he disposed of the watchman who tramps around the outside in a little alley between the outer walls of the building and the vault, it would require days to drill sufficient holes to take a solid piece out of the wall. But if a burglar can only overcome the lock of one of the main doors, there is the entrance ready-made. These doors are marvellous. One of them weighs fifteen tons. They are constructed by welding together layers of different hard metals, sometimes seven distinct kinds, so that if an ingenious burglar finds a way of piercing the first, an entirely different problem confronts him at the second, and so on. At any moment his drill is likely to make connections with an electric alarm, which not only raises the guards of that vault, but tells the watchmen of half a dozen others, some a mile away, that trouble is at hand. But even if the lock were overcome the monster doors would not open, because a large section of the stone floor has to be sunk down by an electrical device before the bottom of the doors are above the masonry. Just above each main door appears an ominous-looking pipe; it can, in the event of burglarious efforts, belch forth boiling water and steam on the assailants below.

The private compartments within the vault can be opened only by those that have the authority, and only when an officer of a vault company uses simultaneously with them his half of a double key. The most painstaking arrangements are made to furnish secure and luxurious quarters to customers who wish to examine the papers and valuables which they are visiting. The mechanical features of these great safes are exceedingly picturesque and would furnish matter for an extensive treatise in themselves. Their elaborate precautions lead one to look with surprise on the manner of moving enormous quantities of gold or silver. In that work there seems to be no defensive care, or scarcely any. Not long ago $33,000,000 of gold was moved from vaults in lower Broadway to the clearing-house and only three men were engaged in the work of hauling it on trucks, and in managing the entire operation.

Another special quality of a good paying-teller is his ability to keep in mind the checks upon which payments have been stopped. Sometimes these checks have been stolen or obtained in some fraudulent way, and if they are not presented before there is time to order a stoppage of payment, the thief may arrange to delay presentation with the hope of slipping the check past the teller during "rush" hours. For example, the man wishing to cash such a check will take his place in the long line toward the close of the day's grind, when the teller is fatigued by his work during the day. But even this ruse rarely succeeds, for the teller's memory is as infallible for them as for the signatures. If he pays them, it is his bank which must stand the loss.

The paying-teller also exercises an important function in the "certification" of customers' checks. A certified check is one on which the teller has indicated that the account of the drawer is good for that amount and that it will be paid on presentation. Under the National Banking law, a teller may not certify to checks beyond the amount which a customer actually has in bank. But in State institutions there is no such rule, and very often their tellers are asked to certify to sums far in excess of the drawer's deposit. If the request is from a customer of long standing it is rarely refused, and it is easy to see that in any case a refusal is a very delicate matter, since it may drive from the bank a very valuable customer. On the other hand, over-certification sometimes leads to large loss. Between these two dilemmas the teller must make a choice. His discretion in certifying is almost absolute in practice, and through it he comes into very intimate relations with a large number of business men. It is true that he may refer to the cashier or president for advice, and very often he does.

So the post is one of immense responsibility, and is very exacting as well. The characteristics that go to make a good teller are, first of all, quickness and mental activity and a strong and tenacious memory, a ferret's eye, and a good judgment of faces. All of these qualities are developed slowly through years of practice. The brightest young men of the bank

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make their way to the paying-teller's cage, and unless they very quickly display the qualities most in demand there, they are transferred to other work. Although a paying-teller is part of the banking machine, his duties have less of the purely mechanical characteristics than those of any other clerk.

The receiving-teller has far less opportunity for "head-work." There comes through his window a bewildering stream of checks, pass-books, and deposits; they are turned into this channel or that with a quickness and precision so admirable that one seems to hear the smothered click of the machinery. Indeed, just behind the receiving-teller and his assistants there is a counting-machine; a check is laid out on it, the figures representing the denomination of the document are thumped out on a series of little keys like that of a typewriter, and at the end of a long series, when perhaps a hundred or a thousand checks have thus been registered, the turn of a key strikes a line across the bottom and presents the column added up as soon as the last figure is registered. This machine is silent, is quick, is infallible; it does not talk, it cannot make a mistake or peculate. It is an ideal bank clerk.

The receiving-teller takes in deposits, keeps track of dealer's accounts, looks out for check "kiting" and similar wiles, makes reclamations on other banks in the course of exchanges, and sorts and lists the checks he receives for the clearing-house. Sometimes his position is a step to that of the paying-teller, though it very frequently happens that the paying-teller's first assistant will be promoted instead.

Next in the order of importance comes the note-teller. All the promissory notes paid at the bank go through his hands, and upon him falls the duty of presenting such matured paper, drafts, notes of acceptance, etc., as are payable in the city. He also has the issuance of certificates of deposit. It is a post that requires alertness, together with that quality of tact which can firmly insist upon prompt payments without offending a customer.

Farther on is the loan department, which in a "Wall Street" bank is a post of considerable importance. It has the care of the demand or "call" loans, which are so essentially a part of the speculative life of the street. Most brokers do business on a narrow margin, borrowing money upon a given set of securities for a few days or a few weeks. To secure this money, they bring securities to the bank and "put them up" as collateral, receiving for the same a loan which may be called in at the will of the lending bank. To the loan clerk is entrusted the work of scrutinizing the securities that are offered, and especially of keeping a close watch on the market to see that these stocks or bonds do not fall in value to such a degree as to wipe out the bank's margin of protection. Loans are made on good stock securities up to 70 or 80 per cent. of their market value, and on bonds still higher. Government bonds may bring loans up to 95 per cent. of their value. The loan clerk must have a wide knowledge of the value of the different securities offered, must understand the drift of the daily quotations, and protect his bank against losses on weak collateral. Not infrequently it happens, especially where a company goes into a receivership, that the value of its stock falls 25 per cent. or more over night. All these things the loan clerk must look out for. Call loans of course command a very low rate of interest, since they may be drawn in at any moment. They are now a conspicuous part of the banking business in large cities, and constitute the most mobile phase of credit. When all is smooth sailing on financial seas brokers and others may have the money they borrow for about whatever period they desire it. But if the times become squally and uncertain, so that the demand increases and the rate of interest rises, and particularly if a bank feels the need of more ready money for its own uses, these loans are promptly called in.

The discount department varies from the loan merely in the fact that the former has care of the time loans and discounted paper, instead of "call" money. Notes obtained in the discount process are put in the care of the discount clerk. Like his colleague next door, he must be on the alert for forged securities or those which are likely to depreciate in value. It does not often happen, as a matter of fact, that a bank finds itself with a load

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of worthless securities, for the scrutiny of collateral is very close, and a loan or discount clerk's range of information regarding issues of commercial paper, stocks, and bonds is surprisingly wide.

Altogether the liveliest scene and the liveliest hour in the daily life of a bank comes when the morning mail is opened. Many a New York City bank will receive in the course of a single day a thousand, sometimes two thousand, letters. The bulk of these come in the morning. When opened and sorted the checks and drafts they contain are made up for presentation at the clearing-house. All this must be done in time to reach the clearing-hour of ten. For the task of opening and sorting the mail, therefore, fully two-thirds of the bank's force is pressed into service between the hours of eight and half after nine. The work actually belongs to what is known as the check department, but the force of the latter would be quite inadequate to accomplish it in the limited time allowed.

After the morning mail is out of the way, there comes a momentary lull; then the bundles of checks received from other banks in the clearing process come back, and all these must be sorted out, charged in debit books, and finally "posted" in the ledgers. Where a New York bank acts as correspondent of a large number of out-of-town banks, this work itself is often enormous. I have seen spread out over two large tables, four or five thousand checks, representing banks from every State in the Union. These are sorted in alphabetical order, then taken, bank by bank, and entered in the debit book. Often ten or fifteen clerks will be occupied solely in this work.

Then there are the silent rows of men standing, or tipped up on stools, before the huge ledgers in which the final record of all the bank's transactions is held. The chief of these clerks is the head book-keeper, who has supervision of the whole department; but he himself keeps a special set of books which indicate, in the clearest and most precise manner possible, the exact condition of the bank at any given moment. This set of books, which is really an abstract of all the others, is kept for the guidance of the president and the directors in laying the daily course of the bank. Each morning the president finds upon his desk a carefully abridged statement of every item concerning which he desires to know. The teller's cash, the certified checks, exchange and cash checks, bills discounted, deposits, collections, all these are shown in the morning statement, so that the president may know exactly where he stands, just the result of the transaction of the day before—as a basis on which to decide what he may do during the day. The position of head book-keeper is one of great responsibility. It offers considerable temptations for collusion with outsiders. In New Orleans a few months ago, two book-keepers, acting in conjunction with several outsiders, were able to loot one of the banks of that city of more than half a million dollars, or practically all of its usual reserve. Of course this could only happen through extreme negligence and looseness of management, but it nevertheless reveals the thoroughly machine character of the bank work, and how little opportunity there is to check up closely, or for one department to interfere or even make a tally with another.

Besides the head book-keeper's abstract, there is an imposing array of city and country ledgers and ballots, or skeleton ledgers, the number of which are determined by the extent of the bank's business. Often it requires five huge volumes, the division being made on an alphabetical basis, to keep record of current city accounts, and three or four more perhaps of country accounts. One will contain names ranging from A to D, another from E to K, and so on. Then from these are drawn the balance or skeleton ledgers for quick reference. The paying-teller, the note-teller, the discount clerk, the loan clerk, have to refer constantly to these books in ascertaining the condition of a customer's accounts, to determine whether a check shall be paid, a note cancelled, or a loan made. The skeleton ledgers show the daily balance of every customer and correspondent at the opening of the day's business.

As these ledgers and the debit books of the check department and the innumerable other records of the bank are filled, they are stored away up-stairs, in what might be termed the bank's library. It

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is an interesting collection, this library, and the stories it might tell, stories of success and failure, triumph and tragedy, of fraud and cunning, perhaps of defeat, disgrace, ruin, would be endless. These stories are written in cabalistic signs, and in the shortest and curtest of sentences. They tell, too, of the heavy grind of modern commercial life. Over their pages men have spent days and weeks that have grown into years, setting down the record, the net results of the infinite toil and vast industry of a great city. Merely in the making of these books, buoyant and fresh-faced young men have grown leather-skinned and dull-eyed, and then into gray-haired old age—all these years writing, writing, adding up, carrying forward, and drawing balances.

In all great banks, there are other departments of rather minor interest; for instance, the departments for remittance and collection and the care of coupons; of very considerable importance is the correspondence department, and its thousands of letters each day. To be sure, the larger part of this correspondence simply consists in filling in little printed slips acknowledging the receipt of checks or notes. Other matters of a strictly routine character are dealt with by the head of the department. The important letters, however, which demand the attention of the cashier, the president, or the heads of one of the other departments, are sorted out and distributed. Nothing is slurred over, the slightest item is checked and acknowledged with mathematical precision. A bank never begins its correspondence with apologies for delay in answering your esteemed favor of the 32d. There are no delays.

We have called attention, in the first pages of this article, to the vast part that credit and credit transactions play in all business operations. The currency which banks improvise in the check system preponderates vastly over the actual money in use, but do we not have to come at last to the actual money which these checks are supposed to represent? The answer to this is the clearing-house system, the most notable and regular feature in the relations of banks with other banks. If there were only two banks in the world, the matter of adjusting the checks held by one and drawn on the other would be very simple. Each day Bank A would collect all the checks drawn on Bank B that had come to it during the previous day and meet Bank B, which would bring all the checks it held drawn on Bank A, and pay or receive the difference in cash. But with the enormous number of banks now in existence, the procedure is not so easy, and great quickness, care, and accuracy are necessary in the conduct of affairs at the clearing-house where these balances are settled daily. The New York Clearing-house is, of course, the largest. It has sixty-seven members — sixty-six banks and the Assistant Treasurer of the United States. Every morning, precisely at ten o'clock, the clearing is begun with military precision. To economize time, every bank has to separate the checks it has received during the previous day into sixty-six different packages, each package containing all the checks of one other bank that are in the first bank's possession. The latter also makes out tickets which show respectively the aggregate amount of the checks of each of the other sixty-five banks. Each bank presents also to the manager of the clearing-house the total of all its claims against all the other banks. Two clerks go from every institution that is a member of the clearing-house, a delivery clerk and a settling clerk.

In the spacious halls of the Clearing-house Building there are three longitudinal rows of desks, with the office of the manager on a raised platform at one end. The settling clerks occupy the desks, and the appropriate delivery clerk stands in front of each settling clerk. At exactly ten o'clock the manager taps his bell. Each delivery clerk steps forward to the next desk and deposits with the settling clerk there the checks drawn on the latter's bank, and the ticket which shows their sum; then to the next desk; and so the procession moves all around the room until all the packages of checks and tickets have been delivered. This occupies less than a quarter of an hour; but then comes the tug of war, for the settling clerks must add up the amounts of all the checks that have been delivered to them, compare the total with the sum of the tickets received, and report the figure of

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their total debt at the manager's desk within forty-five minutes. Each bank has already given the manager the amount due it from the other banks, or what is the same thing, from the clearing-house, and when each has also reported the total amount due from it to the other banks—to the clearing-house—the difference will be the cash balance to be paid over to the clearing-house or to the bank.

This is perfectly simple in theory, but in actual practice there is often some unlucky clerk who finds it impossible to make the aggregate of the checks against his bank equal the aggregate of the tickets within the forty-five minutes. If he fails he is fined, and the rate of the fine increases rapidly with the length of the delay he causes. The banks, then, as between themselves, do not pay all the sums due one or the other but only the balance of difference. This balance is often curiously small. It has been known to be only one per cent. of the total clearings. There are forty-five clearing-houses in the United States, but the New York institution does a greater business than all of them put together. The average clearings per day amount to over one hundred million dollars, and in 1881, the daily average rose to one hundred and sixty millions.

There are times when even the balances are not paid in money, and a reference to these exceptional occasions will be the best single illustration that could be given of the willingness of the great banks to stand together when a common danger threatens. No amount of rivalry and keen competition can prevent this or long delay it, when such crises as 1860, 1884, 1890, and 1893 are at hand. It is then a plain question of helping one another or of suspending payments. With money scarce, with long lines of depositors clamorous at its windows, with a corresponding inability to realize at once on even excellent securities, the necessity for cash to pay balances at the clearing-house may mean the total suspension of payment by a majority of its members. Four times in the history of the country on the dates named above the clearing-house has ceased to demand cash of its members. To take the place of cash, the clearing-house issues loan certificates, which are good in the payment of debts between the banks themselves and leave all their available cash free for the satisfaction of depositors and other creditors. These loan certificates are issued to each member of the clearing-house on the security of good stocks and bonds, and to seventy-five per cent. of the market value of such collateral. Thus if bank A were to be fearfully short of money to pay the balances due other banks, in the day's clearing, but had on hand notes worth in ordinary times one million dollars, the clearing-house would give, on security of these notes, loan certificates to the face value of $750,000, and the certificates could be used to pay the debts of bank A at the daily clearings. This device has, in the opinion of the best authorities, saved the metropolitan banks from ruinous disaster on more than one occasion.

It is a never-failing mystery with the general public why it is that bank examinations are not more effective than they are; why a bank can be rotten through many years of regular attention from the examiner. What does an official examination consist of? An examiner goes through a bank's assets, he counts up its cash, handling the money with his own hands. He inspects the collateral and assures himself that no false entries have been made, that the collaterals actually exist and are genuine. He looks into the loans that have been made, and finds that in form at least they are regular. A week later, the bank closes its doors. It is found that a heavy embezzlement has occurred, or that bad loans have been made and much of the represented assets are worthless. Is it the bank examiner's fault? Sometimes this depends very much upon the bank examiner and his methods. The ideal bank examiner might never allow such a thing to happen, but the ideal man is rare; and if he were found and installed in office it is not probable that under present conditions he would retain his position long. The appointments are governed to a certain extent by political consideration, and, as is natural, are usually made upon the recommendations of bankers themselves.

However, the ideal examiner, conducting his business in an ideal way, would be a troublesome character. Not one bank failure in ten is caused by embezzle-

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ment. Bad management is generally the trouble. The ideal examiner therefore should give most of his attention to the department of loans and discounts; he should scrutinize very carefully every loan that is made, and the collateral as well. He will, too, discover bad loans, and if he has sufficient nerve he will report them. And this is precisely what a rotten bank management does not want. In short, from the very nature of his position, the examiner is a spy or critic of a bank, and at the same time he holds his position, gains it, too, almost wholly through the favor of bank presidents.

But after all, the discovery of bad management is not easy. At least it is difficult to locate, and if the work were to be perfectly done a bank examiner could not attend to a great many banks, as is now required. In the next place, it is easy to cover up weak spots. For instance there is a familiar practice, from which few banks are free. A bank's customer fails, and it has, let us say, $50,000 of his paper. Some banks would promptly throw this out of the list of assets and place it in the suspense account. But these are few. This paper may be worth fifty or seventy-five cents on the dollar, with a chance of turning out perfectly good in the end. From time to time the bank receives dividends on its account from the receiver. In the meantime, if it finds the account will not be paid in full, it will, say once in six months, charge off a certain percentage of its loss. The loss is distributed in this way over two or three years, and does not show heavily at any one time; the bank's statement keeps its uniform character, and dividends may be kept up at the usual rate. The average net earnings of the National Banks of the United States are $6\frac{8}{10}$ per cent., and those of State banks a little over seven per cent. On a capital of $1,000,000 this means that $70,000 is annually paid in dividends. An institution with a capital so large may easily find itself with $70,000 of paper bearing the name of a bankrupt customer. The notes may be good, or may be bad; but to throw them out of the assets altogether into the suspense account is to wipe out the year's dividends at a stroke. And this would injure the standing of a bank. Its stock would decline in value, and probably many accounts would be withdrawn. The law upon the subject is not rigid, and the bank examiner, either State or National, has no power to compel the transfer. In a majority of instances the bank will continue to prosper. In a few instances these losses accumulate sufficiently to impair the bank's capital, and it goes to the wall. Under the circumstances, it is difficult to see wherein the examiner is to be blamed.

But the most important reasons why bank examinations are limited in their results is identical with the explanation of all failures on the part of expert accountants to find the whole truth in any business. The bank examiner checks up what the machine part of the bank has done. But can he check up the president's work, which operates ten times as powerful for the weal or woe of the business? And can he know better than the president the factors which will determine the future value of present securities? If he could, he would not be a bank examiner, but a bank president.

Nevertheless, it is unquestionable that bank examinations do put a useful check on tendencies to loose management; they usually insure that the cash reserve is kept up to the required amount, and they are always a potent influence against the tendency to speculation on the part of employees.

The departments described are those always found in the average State or National bank. The savings-banks, various private institutions, many of them of high standing, and the loan and trust companies are merely variations of the type under view. The savings-bank simply receives deposits and makes loans and purchases investments. Many private banks regard deposits as a minor part of their business, and devote themselves to some special function, such as the capitalization, reorganization, and bond issues of railroads, the financing of municipalities or of government bond issues. Another type confines itself chiefly to dealing in foreign exchange. The great loan and trust companies are usually organized with large capital, and act as the depositories, agents, or representatives of railroads and large industrial enterprises. They guarantee bonds, pay interest, and receive heavy de-

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posits of a character that other banks do not especially care for. In addition there are three or four thousand private bankers, scattered all over the country, whose business ranges down to the one function of the loan agent.

The misunderstanding which surrounds the banking business in the minds of a majority of people has developed into many curious ideas regarding the utilities and functions of this important economic machine. Unquestionably there is in many parts of the country a downright hostility to banks, on the ground that they are monopolies. As most bankers are well to do, are successful, and live well, it is generally agreed that their profits are too large. It has already been mentioned that the average earnings of the State and National Banks are only seven per cent. It seems self-evident that they are not monopolies, from the fact that anyone with sufficient capital may organize a bank and open it for business. If their standing in the community is sufficient to command confidence and attract deposits, the enterprise will be a success; if this confidence is lacking, the profits will be limited to the loans made solely upon the bank's own capital. These profits will be at least twenty-five per cent. less than they would if the enterprise had not been organized as a bank, since a mere money-lending company is not required by law to keep a certain reserve on hand.

A further misconception exists as to the profits that are to be made by National Banks through the power given them to deposit bonds with the United States Treasury and have National bank-notes issued to them upon this deposit. The extent to which this privilege is used gives a sufficient indication of its value. The total capital of all the National Banks of the United States at this moment is $651,000,000. If the note-issuing privilege was an unquestioned source of profit, every dollar of this would be invested in Government bonds and bank-notes. As a matter of fact only about one-third of the National banking capital is invested in United States bonds, that is to say, $227,000,000, upon which $203,000,000 are outstanding in notes.

In other words, the profit of note-issues is an open question among National bankers themselves, with a preponderating sentiment of two to one against. This division of sentiment is shown in the comparative statements of the banks of any large city. For example, of the five or six strongest banks of New York, with capital ranging from one to five millions, one of these has outstanding $45,000 of bank-notes; another $798,000; a third $4,000,000; another $1,286,000; and another, the largest of them all, with a capital of $2,000,000, has but $44,800. In short, the privilege of note-issuing is entirely discretionary, and is only taken advantage of to one-third of the extent to which the capital of the National Banks would permit.

Bankers themselves, however, do not regard our present system as perfect, or even as the most perfect obtainable. It is a large question, foreign to the purpose of this article, and too extensive to even state in a few paragraphs. But it is certain that a considerable proportion of bankers and economists regard the Scotch and Canadian systems, which permit the establishment of a large central bank with any number of branches distributed over the country, as greatly superior to ours. These systems insure greater solidity and a corresponding degree of confidence; they are more economical on the whole; and most important of all, they afford, through their branches, a mechanism for the easy distribution of money, so that capital for new enterprises in outlying regions is more easily secured than is possible in the United States. But a system through which upwards of 3,700 banks have been organized, with more than a quarter of a million stockholders, and an average of seventy-six stockholders for every bank in the country, and in which the combined losses to depositors from failures could have been met by a tax of less than one-fourth of one per cent. per annum upon the average deposits—a system which has passed through such mad financial moments as this nation has enjoyed in the past half century—can scarcely be described either as a monopoly or as an utter failure.

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A NEW ENGLAND MAY FESTIVAL

BY MAUDE AND GENEVIEVE COWLES.

May Morning.

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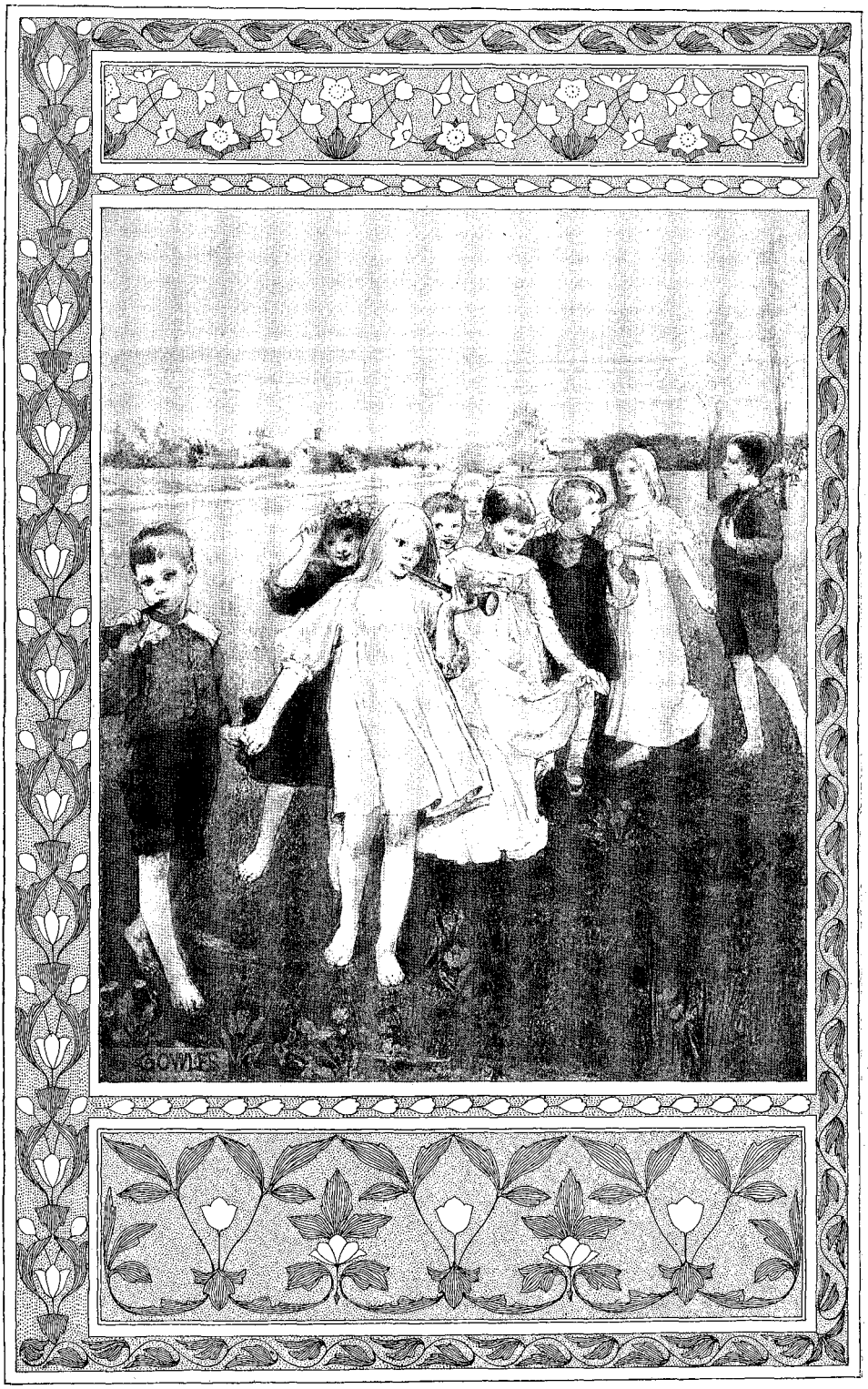

The Procession.

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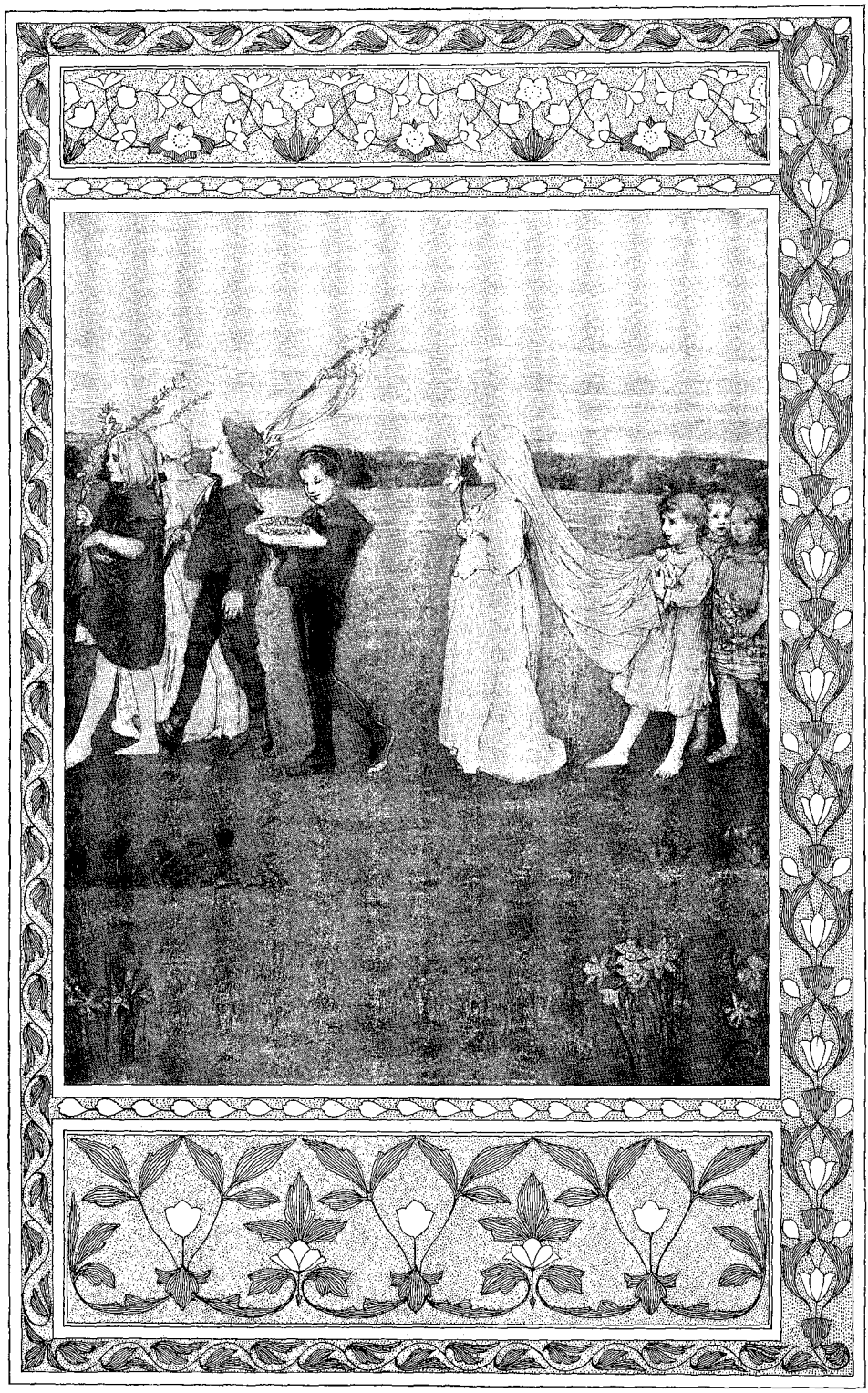

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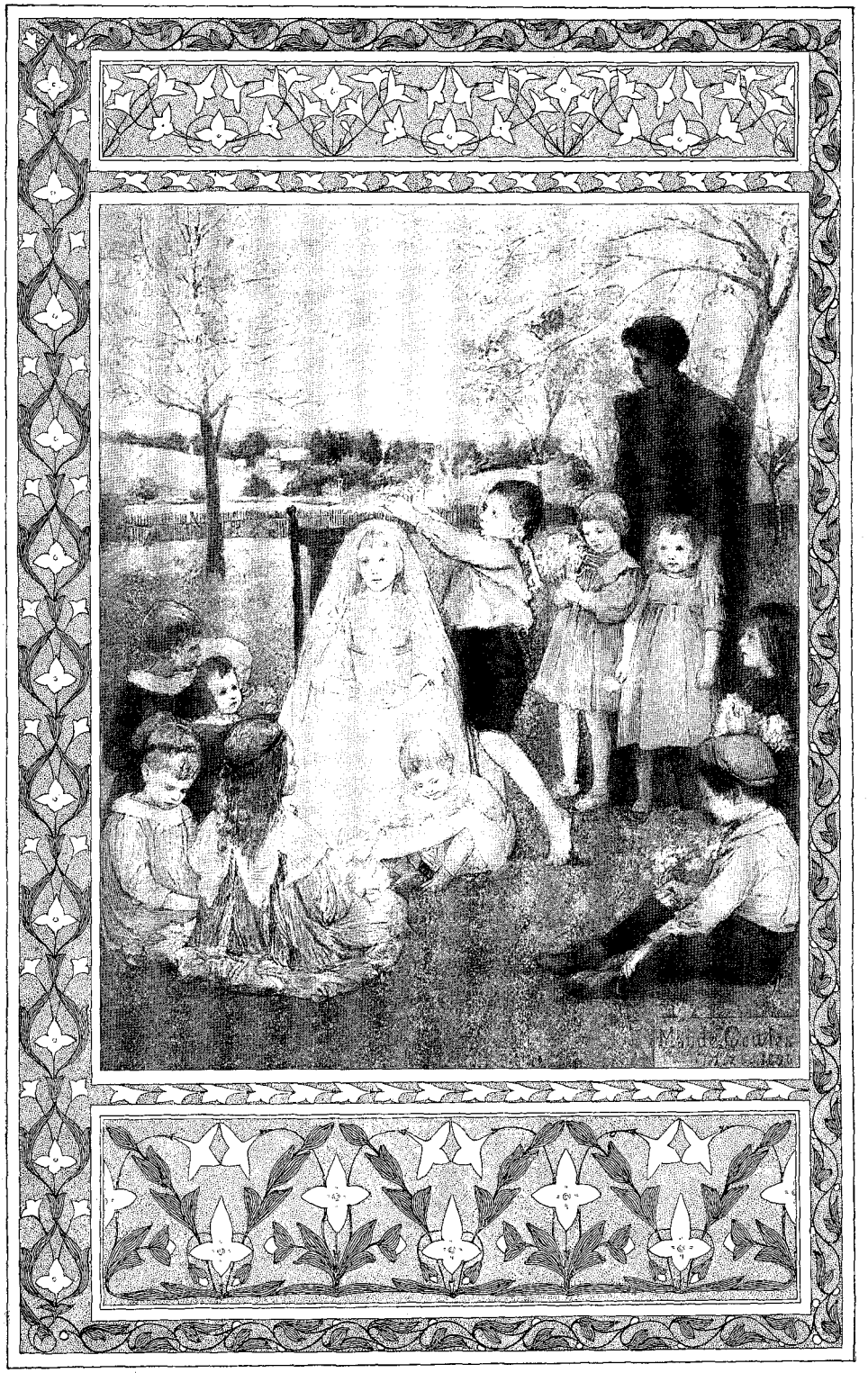

The May Queen.

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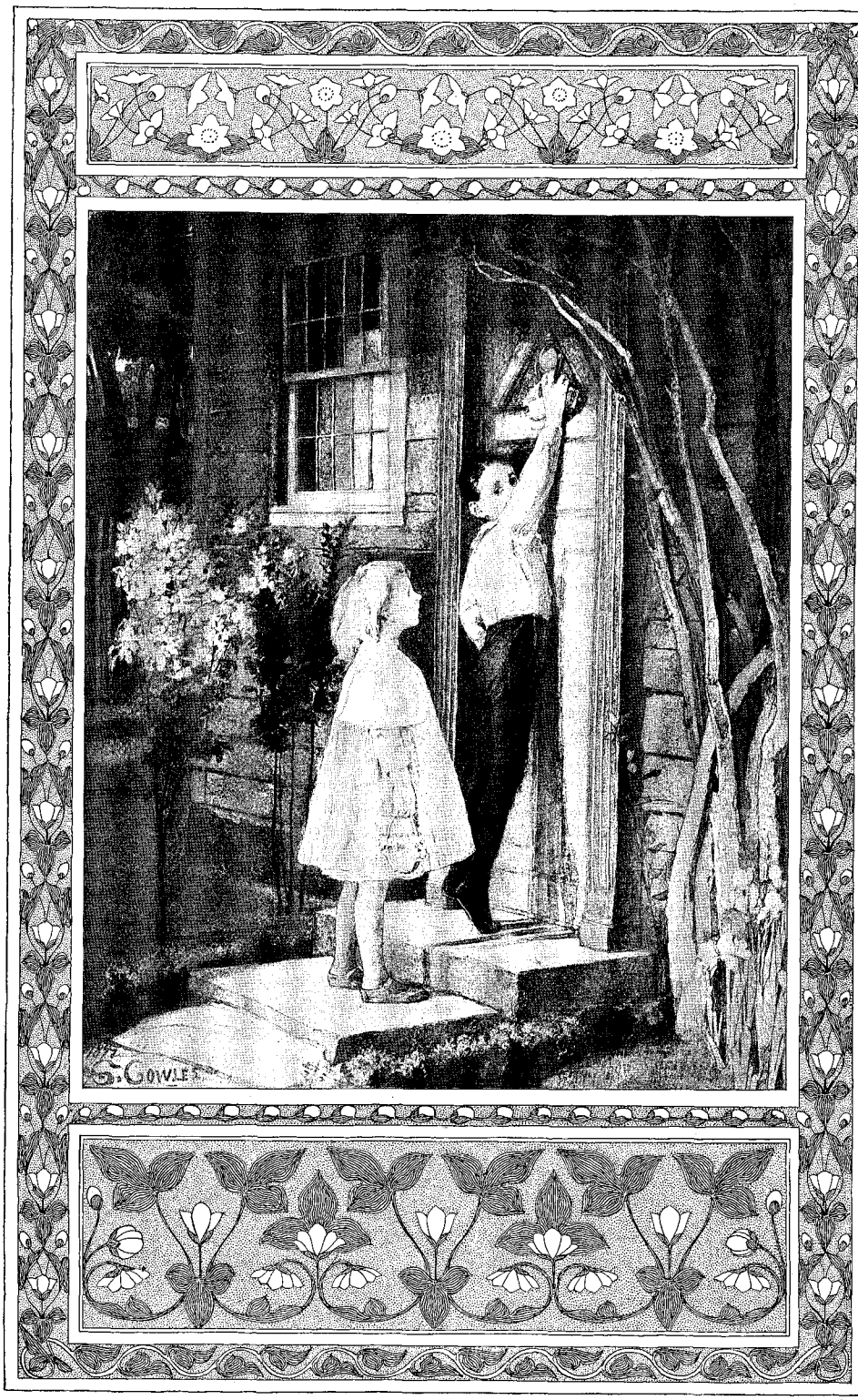

Hanging May-baskets.

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SOLDIERS OF FORTUNE

BY RICHARD HARDING DAVIS

ILLUSTRATED BY CHARLES DANA GIBSON

XII

THE day of the review rose clear and warm, tempered by a light breeze from the sea. As it was a fête day the harbor wore an air of unwonted inactivity, no lighters passed heavily from the levees to the merchantmen at anchor, and the warehouses along the wharves were closed and deserted. A thin line of smoke from the funnels of the Vesta showed that her fires were burning, and the fact that she rode on a single anchor chain seemed to promise that at any moment she might slip away to sea.

As Clay was finishing his coffee two notes were brought to him from messengers who had ridden out that morning, and who sat in their saddles looking at the armed force around the office with amused intelligence.

One note was from Mendoza and said he had decided not to call out the regiment at the mines, as he feared their long absence from drill would make them compare unfavorably with their comrades, and do him more harm than credit. "He is afraid of them since last night," was Clay's comment, as he passed the note on to MacWilliams. "He's quite right, they might do him harm."

The second note was from Stuart. He said the city was already wide awake and restless, but whether this was due to the fact that it was a fête day, or to some other cause which would disclose itself later, he could not tell. Madame Alvarez, the afternoon before, while riding in the Alameda, had been insulted by a group of men around a café, who had risen and shouted after her, one of them throwing a wine-glass into her lap as she rode past. His troopers had charged the sidewalk and carried off six of the men to the cartel. He and Rojas had urged the President to make every preparation for immediate flight, to have the horses put to his travelling carriage, and had warned him when at the review to take up his position at the point nearest to his own body-guard, and as far as possible from the troops led by Mendoza. Stuart added that he had absolute confidence in the former. The policeman who had attempted to carry Burke's note to Mendoza had confessed that he was the only traitor in the camp, and that he had tried to work on his comrades without success. Stuart begged Clay to join him as quickly as possible. Clay went up the hill to the Palms, and after consulting with Mr. Langham, dictated an order to Kirkland, instructing him to call the men together and to point out to them how much better their condition had been since they had entered the mines, and to promise them an increase of wages if they remained faithful to Mr. Langham's interests, and a small pension to any one who might be injured "from any cause whatsoever" while serving him.

"Tell them, if they are loyal, they can live in their shacks rent free hereafter," wrote Clay. "They are always asking for that." "It's a cheap generosity," he added aloud to Mr. Langham, "because we've never been able to collect rent from any of them yet."

At noon young Langham ordered the best three horses in the stables to be brought to the door of the Palms for Clay, MacWilliams, and himself. Clay's last words to King were to have the yacht in readiness to put to sea when he telephoned him to do so, and he advised the women to have their dresses and more valuable possessions packed ready to be taken on board.

"Don't you think I might see the review if I went on horseback?" Hope asked. "I could get away then, if there should be any trouble."

Clay answered with a look of such alarm and surprise that Hope laughed.

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He strode on up the stairs.—Page 614.

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"See the review! I should say not," he exclaimed. "I don't even want Ted to be there."

"Oh, that's always the way," said Hope, "I miss everything. I think I'll come, however, anyhow. The servants are all going, and I'll go with them disguised in a turban."

As the men neared Valencia, Clay turned in his saddle, and asked Langham if he thought his sister would really venture into the town.

"She'd better not let me catch her, if she does," the fond brother replied.

The reviewing party left the Government Palace for the Alameda at three o'clock, President Alvarez riding on horseback in advance, and Madame Alvarez sitting in the State carriage with one of her attendants, and with Stuart's troopers gathered so closely about her that the men's boots scraped against the wheels, and their numbers hid her almost entirely from sight.

The great square in which the evolutions were to take place was lined on its four sides by the carriages of the wealthy Olancheans, except at the two gates, where there was a wide space left open to admit the soldiers. The branches of the trees on the edges of the bare parade ground were black with men and boys, and the balconies and roofs of the houses that faced it were gay with streamers and flags, and alive with women wrapped for the occasion in their colored shawls. Seated on the grass between the carriages, or surging up and down behind them were thousands of people, each hurrying to gain a better place of vantage, or striving to hold the one he had, and forming a restless, turbulent audience in which all individual cries were lost in a great murmur of laughter, and calls, and cheers. The mass knit together, and pressed forward as the President's band swung jauntily into the square and halted in one corner and a shout of expectancy went up from the trees and housetops, as the President's body-guard entered at the lower gate, and the broken place in its ranks showed that it was escorting the State carriage. The troopers fell back on two sides, and the carriage, with the President riding at its head, passed on, and took up a position in front of the other carriages, and close to one of the sides of the hollow square. At Stuart's orders Clay, MacWilliams, and Langham had pushed their horses into the rear rank of cavalry, and remained wedged beween the troopers within twenty feet of where Madame Alvarez was sitting. She was very white, and the powder on her face gave her an added and unnatural pallor. As the people cheered her husband and herself she raised her head slightly and seemed to be trying to catch any sound of dissent in their greeting, or some possible undercurrent of disfavor, but the welcome appeared to be both genuine and hearty, until a second shout smothered it completely as the figure of old General Rojas, the Vice-President, and the most dearly loved by the common people, came through the gate at the head of his regiment. There was such greeting for him that the welcome to the President seemed mean in comparison, and it was with an embarrassment which both felt that the two men drew near together, and each leaned from his saddle to grasp the other's hand. Madame Alvarez sank back rigidly on her cushions and her eyes flashed with anticipation and excitement. She drew her mantilla a little closer about her shoulders, with a nervous shudder as though she were cold. Suddenly the look of anxiety in her eyes changed to one of annoyance and she beckoned Clay imperiously to the side of the carriage.

"Look," she said, pointing across the square. "If I am not mistaken that is Miss Langham, Miss Hope. The one on the black horse—it must be she, for none of the native ladies ride. It is not safe for her to be here alone. Go," she commanded, "bring her here to me. Put her next to the carriage, or perhaps, she will be safer with you among the troopers."

Clay had recognized Hope before Madame Alvarez had finished speaking and dashed off at a gallop, skirting the line of carriages. Hope had stopped her horse beside a victoria and was talking to the native women who occupied it, and who were scandalized at her appearance in a public place with no one but a groom to attend her.

"Why, it's the same thing as a polo match," protested Hope, as Clay pulled up angrily beside the victoria. "I always ride over to polo alone at Newport, at least

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with James," she added, nodding her head toward the servant.

The man approached Clay and touched his hat apologetically, "Miss Hope would come, sir," he said, "and I thought I'd better be with her than to go off and tell Mr. Langham, sir. I knew she wouldn't wait for me."

"I asked you not to come," Clay said to Hope, in a low voice.

"I wanted to know the worst at once," she answered. "I was anxious about Ted —and you."

"Well, it can't be helped now," he said. "Come, we must hurry, here is our friend, the enemy." He bowed to their acquaintances in the victoria and they trotted briskly off to the side of the President's carriage, just as a yell arose from the crowd that made all the other shouts which had preceded it sound like the cheers of children at recess.

"It reminds me of a football match," whispered young Langham, excitedly, "when the teams run on the field. Look at Alvarez and Rojas watching Mendoza."

Mendoza advanced at the front of his three troops of cavalry, looking neither to the left nor right, and by no sign acknowledging the fierce uproarious greeting of the people. Close behind him came his chosen band of cowboys and ruffians. They were the best equipped and least disciplined soldiers in the army, and were, to the great relief of the people, seldom seen in the city, but were kept moving in the mountain passes and along the coast line, on the lookout for smugglers with whom they were on the most friendly terms. They were a picturesque body of blackguards, in their high-topped boots and silver-tipped sombreros and heavy, gaudy saddles, but the shout that had gone up at their advance was due as much to the fear they inspired as to any great love for them or their chief.

"Now all the chessmen are on the board, and the game can begin," said Clay. "It's like the scene in the play, where each man has his sword at another man's throat and no one dares make the first move." He smiled as he noted, with the eye of one who had seen continental troops in action, the shuffling steps and slovenly carriage of the half-grown soldiers that followed Mendoza's cavalry at a quickstep. Stuart's picked men, over whom he had spent many hot and weary hours, looked like a troop of Life Guardsmen in comparison. Clay noted their superiority, but he also saw that in numbers they were most woefully at a disadvantage.

It was a brilliant scene for so modest a capital. The sun flashed on the trappings of the soldiers, on the lacquer and polished metal work of the carriages; and the Parisian gowns of their occupants and the fluttering flags and banners filled the air with color and movement, while back of all, framing the parade ground with a band of black, was the restless mob of people applauding the evolutions and cheering for their favorites, Alvarez, Mendoza, and Rojas, moved by an excitement that was in disturbing contrast to the easy good-nature of their usual manner.

The marching and countermarching of the troops had continued with spirit for some time, and there was a halt in the evolutions which left the field vacant, except for the presence of Mendoza's cavalrymen, who were moving at a walk along one side of the quadrangle. Alvarez and Vice-President Rojas, with Stuart, as an adjutant at their side, were sitting their horses within some fifty yards of the State carriage and the body-guard. Alvarez made a conspicuous contrast in his black coat and high hat to the brilliant greens and reds of his general's uniforms, but he sat his saddle as well as either of the others, and his white hair, white imperial and mustache and the dignity of his bearing distinguished him above them both. Little Stuart, sitting at his side with his blue eyes glaring from under his white helmet and his face burned to almost as red a tint as his curly hair, looked like a fierce little bulldog in comparison. None of the three men spoke as they sat motionless and quite alone waiting for the next movement of the troops.

It proved to be one of moment. Even before Mendoza had ridden toward them with his sword at salute, Clay gave an exclamation of enlightenment and concern. He saw that the men who were believed to be devoted to Rojas, had been halted and left standing at the farthest corner of the plaza, nearly two hundred yards from where the President had taken his place, that Mendoza's infantry surrounded them on every side, and that Mendoza's cowboys, who

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had been walking their horses, had wheeled and were coming up with an increasing momentum, a flying mass of horses and men directed straight at the President himself.

Mendoza galloped up to Alvarez with his sword still in salute. His eyes were burning with excitement and with the light of success. No one but Stuart and Rojas heard his words; to the spectators and to the army he appeared as though he was, in his capacity of Commander-in-Chief, delivering some brief report, or asking for instructions.

"Dr. Alvarez," he said, "as the head of the army I arrest you for high treason; you have plotted to place yourself in office without popular election. You are also accused of large thefts of public funds. I must ask you to ride with me to the military prison. General Rojas, I regret that as an accomplice of the President's, you must come with us also. I will explain my action to the people when you are safe in prison, and I will proclaim martial law. If your troops attempt to interfere, my men have orders to fire on them and you."

Stuart did not wait for his sentence. He had heard the heavy beat of the cavalry coming up on them at a trot. He saw the ranks open and two men catch at each bridle rein of both Alvarez and Rojas and drag them on with them, buried in the crush of horses about them, and swept forward by the weight and impetus of the moving mass behind. Stuart dashed off to the State carriage and seized the nearest of the horses by the bridle, "To the Palace!" he shouted to his men. "Shoot any one who tries to stop you. Forward, at a gallop," he commanded.

The populace had not discovered what had occurred until it was finished. The *coup d'état* had been long considered and the manner in which it was to be carried out carefully planned. The cavalry had swept across the parade ground and up the street before the people saw that they carried Rojas and Alvarez with them. The regiment commanded by Rojas found itself hemmed in before and behind by Mendoza's two regiments. They were greatly outnumbered, but they fired a scattering shot, and following their captured leader, broke through the line around them and pursued the cavalry toward the military prison.

It was impossible to tell in the uproar which followed how many or how few had been parties to the plot. The mob, shrieking and shouting and leaping in the air, swarmed across the parade ground, and from a dozen different points men rose above the heads of the people and harangued them in violent speeches. And while some of the soldiers and the citizens gathered anxiously about these orators, others ran through the city calling for the rescue of the President, for an attack on the palace, and shrieking "Long live the Government!" and "Long live the Revolution!" The State carriage raced through the narrow streets with its body-guard galloping around it, sweeping down in its rush stray pedestrians and scattering the chairs and tables in front of the cafés. As it dashed up the long avenue of the palace, Stuart called his men back and ordered them to shut and barricade the great iron gates and to guard them against the coming of the mob, while MacWilliams and young Langham pulled open the carriage door and assisted the President's wife and her terrified companion to alight. Madame Alvarez was trembling with excitement as she leaned on Langham's arm, but she showed no signs of fear in her face or in her manner.

"Mr. Clay has gone to bring your travelling carriage to the rear door," Langham said. "Stuart tells us it is harnessed and ready. You will hurry, please, and get whatever you need to carry with you. We will see you safely to the coast."

As they entered the hall, and were ascending the great marble stairway, Hope and her groom, who had followed in the rear of the cavalry, came running to meet them. "I got in by the back way," Hope explained. "The streets there are all deserted. How can I help you?" she asked, eagerly.

"By leaving me," cried the older woman. "Good God, child, have I not enough to answer for without dragging you into this? Go home at once through the botanical garden, and then by way of the wharves. That part of the city is still empty."

"Where are your servants; why are they not here?" Hope demanded without heeding her. The palace was strangely empty; no footsteps came running to

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greet them, no doors opened or shut as they hurried to Madame Alvarez's apartments. The servants of the household had fled at the first sound of the uproar in the city, and the dresses and ornaments scattered on the floor, told that they had not gone empty-handed. The woman who had accompanied Madame Alvarez to the review sank weeping on the bed, and then as the shouts grew suddenly louder and more near, ran to hide herself in the upper stories of the house. Hope crossed to the window and saw a great mob of soldiers and citizens sweep around the corner and throw themselves against the iron fence of the palace. "You will have to hurry," she said. "Remember, you are risking the lives of those boys by your delay."

There was a large bed in the room and Madame Alvarez had pulled it forward and was bending over a safe that had opened in the wall and which had been hidden by the head-board of the bed. She held up a bundle of papers in her hand, wrapped in a leather portfolio. "Do you see these?" she cried, "they are drafts for five millions of dollars." She tossed them back into the safe and swung the door shut.

"You are a witness. I do not take them," she said.

"I don't understand," Hope answered, "but hurry. Have you everything you want—have you your jewels?"

"Yes," the woman answered, as she rose to her feet, "they are mine."

A yell more loud and terrible than any that had gone before rose from the garden below, and there was the sound of iron beating against iron, and cries of rage and execration from a great multitude.

"I will not go!" the Spanish woman cried, suddenly. "I will not leave Alvarez to that mob. If they want to kill me, let them kill me." She threw the bag that held her jewels on the bed, and pushing open the window stepped out upon the balcony. She was conspicuous in her black dress against the yellow stucco of the wall, and in an instant the mob saw her and a mad shout of exultation and anger rose from the mass that beat and crushed itself against the high iron railings of the garden. Hope caught the woman by the skirt and dragged her back. "You are mad," she said. "What good can you do your husband here? Save yourself and he will come to you when he can. There is nothing you can do for him now; you cannot give your life for him. You are wasting it, and you are risking the lives of the men who are waiting for us below. Come, I tell you."

MacWilliams left Clay waiting beside the diligence and ran from the stable through the empty house and down the marble stairs to the garden without meeting any one on his way. He saw Stuart helping and directing his men to barricade the gates with iron urns and garden benches and sentry-boxes. Outside the mob were firing at him with their revolvers, and calling him foul names, but Stuart did not seem to hear them. He greeted MacWilliams with a cheerful little laugh. "Well," he asked, "is she ready?"

"No, but we are. Clay and I've been waiting there for five minutes. We found Miss Hope's groom, and sent him back to the Palms with a message to King. We told him to run the yacht to Los Bocos and lay off shore until we came. He is to take her on down the coast to Truxillo, where our man-of-war is lying, and they will give her shelter as a political refugee."

"Why don't you drive her to the Palms at once?" demanded Stuart, anxiously, "and take her on board the yacht there? It is ten miles to Bocos and the roads are very bad."

"Clay says we could never get her through the city," MacWilliams answered. "We would have to fight all the way. But the city to the south is deserted, and by going out by the back roads, we can make Bocos by ten o'clock to-night. The yacht should reach there by seven."

"You are right; go back. I will call off some of my men. The rest must hold this mob back until you start; then I will follow with the others. Where is Miss Hope?"

"We don't know. Clay is frantic. Her groom says she is somewhere in the palace."

"Hurry," Stuart commanded. "If Mendoza gets here before Madame Alvarez leaves, it will be too late."

MacWilliams sprang up the steps of the palace, and Stuart, calling to the men nearest him to follow, started after him on a run.

As Stuart entered the palace with his

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men at his heels, Clay was hurrying from its rear entrance along the upper hall, and Hope and Madame Alvarez were leaving the apartments of the latter at its front. They met at the top of the main stairway just as Stuart put his foot on its lower step. The young Englishman heard the clatter of his men following close behind him and leaped eagerly forward. Half way to the top the noise behind him ceased and turning his head quickly he looked back over his shoulder and saw that the men had halted at the foot of the stairs and stood huddled together in disorder looking up at him. Stuart glanced over their heads and down the hallway to the garden beyond to see if they were followed, but the mob still fought from the outer side of the barricade. He waved his sword impatiently and started forward again. "Come on!" he shouted. But the men below him did not move. Stuart halted once more and this time turned about and looked down upon them with surprise and anger. There was not one of them he could not have called by name. He knew all their little troubles, their love-affairs, even. They came to him for comfort and advice, and to beg for money. He had regarded them as his children, and he was proud of them as soldiers because they were the work of his hands.

So, instead of a sharp command, he asked, "What is it?" in surprise, and stared at them wondering. He could not or would not comprehend, even though he saw that those in the front rank were pushing back and those behind were urging them forward. The muzzles of their carbines were directed at every point, and on their faces fear and hate and cowardice were written in varying likenesses.

"What does this mean?" Stuart demanded, sharply. "What are you waiting for?"

Clay had just reached the top of the stairs. He saw Madame Alvarez and Hope coming toward him, and at the sight of Hope he gave an exclamation of relief.

Then his eyes turned and fell on the tableau below, on Stuart's back, as he stood confronting the men, and on their scowling upturned faces and half-lifted carbines. Clay had lived for a longer time among Spanish-Americans than had the English subaltern, or else he was the quicker of the two to believe in evil and ingratitude, for he gave a cry of warning, and motioned the women away.

"Stuart!" he cried. "Come away; for God's sake, what are you doing? Come back!"

The Englishman started at the sound of his friend's voice, but he did not turn his head. He began to descend the stairs slowly, a step at a time, staring at the mob so fiercely that they shrank back before the look of wounded pride and anger in his eyes. Those in the rear raised and levelled their rifles. Without taking his eyes from theirs, Stuart drew his revolver, and with his sword swinging from its wrist-strap, pointed his weapon at the mass below him.

"What does this mean?" he demanded. "Is this mutiny?"

A voice from the rear of the crowd of men shrieked: "Death to the Spanish woman. Death to all traitors. Long live Mendoza," and the others echoed the cry in chorus.

Clay sprang down the broad stairs calling, "Come to me;" but before he could reach Stuart, a woman's voice rang out, in a long terrible cry of terror, a cry that was neither a prayer nor an imprecation, but which held the agony of both. Stuart started, and looked up to where Madame Alvarez had thrown herself toward him across the broad balustrade of the stairway. She was silent with fear, and her hand clutched at the air, as she beckoned wildly to him. Stuart stared at her with a troubled smile and waved his empty hand to reassure her. The movement was final, for the men below, freed from the reproach of his eyes, flung up their carbines and fired, some wildly, without placing their guns at rest, and others steadily and aiming straight at his heart.

As the volley rang out and the smoke drifted up the great staircase, the subaltern's hands tossed high above his head, his body sank into itself, and toppled backwards, and like a tired child falling to sleep, the defeated soldier of fortune dropped back into the outstretched arms of his friend.

Clay lifted him upon his knee, and crushed him closer against his breast with one arm, while he tore with his free hand at the stock about the throat and pushed his fingers in between the buttons of the tunic.

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They came forth again wet and colored crimson.

"Stuart!" Clay gasped. "Stuart, speak to me, look at me!" He shook the body in his arms with fierce roughness, peering into the face that rested on his shoulder, as though he could command the eyes back again to light and life. "Don't leave me!" he said. "For God's sake, old man, don't leave me!"

But the head on his shoulder only sank the closer and the body stiffened in his arms. Clay raised his eyes and saw the soldiers still standing, irresolute and appalled at what they had done, and awe-struck at the sight of the grief before them.

Clay gave a cry as terrible as the cry of a woman who has seen her child mangled before her eyes, and lowering the body quickly to the steps, he ran at the scattering mass below him. As he came they fled down the corridor, shrieking and calling to their friends to throw open the gates and begging them to admit the mob. When they reached the outer porch they turned, encouraged by the touch of numbers, and halted to fire at the man who still followed them.

Clay stopped, with a look in his eyes which no one who knew them had ever seen there, and smiled with pleasure in knowing himself a master in what he had to do. And at each report of his revolver one of Stuart's assassins stumbled and pitched heavily forward on his face. Then he turned and walked slowly back up the hall to the stairway like a man moving in his sleep. He neither saw nor heard the bullets that bit spitefully at the walls about him and rattled among the glass pendants of the great chandeliers above his head. When he came to the step on which the body lay he stooped and picked it up gently, and holding it across his breast, strode on up the stairs. MacWilliams and Langham were coming toward him, and saw the helpless figure in his arms.

"What is it?" they cried; "is he wounded, is he hurt?"

"He is dead," Clay answered, passing on with his burden. "Get Hope away."

Madame Alvarez stood with the girl's arms about her, her eyes closed and her figure trembling.

"Let me be!" she moaned. "Don't touch me, let me die. My God, what have I to live for now?" She shook off Hope's supporting arm, and stood before them, all her former courage gone, trembling and shivering in agony. "I do not care what they do to me!" she cried. She tore her lace mantilla from her shoulders and threw it on the floor. "I shall not leave this place. He is dead. Why should I go? He is dead. They have murdered him; he is dead."

"She is fainting," said Hope. Her voice was strained and hard. To her brother she seemed to have grown suddenly much older, and he looked to her to tell him what to do.

"Take hold of her," she said. "She will fall." The woman sank back into the arms of the men, trembling and moaning feebly. "Now carry her to the carriage," said Hope. "She has fainted; it is better; she does not know what has happened."

Clay still bearing the body in his arms pushed open the first door that stood ajar before him with his foot. It opened into the great banqueting hall of the palace, but he could not choose. He had to consider now the safety of the living, whose lives were still in jeopardy.

The long table in the centre of the hall was laid with places for many people, for it had been prepared for the President and the President's guests, who were to have joined with him in celebrating the successful conclusion of the review. From outside the light of the sun, which was just sinking behind the mountains, shone dimly upon the silver on the board, on the glass and napery and the massive gilt centre-pieces filled with great clusters of fresh flowers. It looked as though the servants had but just left the room. Even the candles had been lit in readiness, and as their flames wavered and smoked in the evening breeze they cast uncertain shadows on the walls and showed the stern faces of the soldier presidents frowning down on the crowded table from their gilded frames.

There was a great leather lounge stretching along one side of the hall and Clay moved toward this quickly and laid his burden down. He was conscious that Hope was still following him. He straightened the limbs of the body and folded the arms across the breast and pressed his hand for an instant on the cold hands of his friend,

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and then whispering something between his lips, turned and walked hurriedly away.

Hope confronted him in the doorway. She was sobbing silently. "Must we leave him," she pleaded, "must we leave him—like this?"

From the garden there came the sound of hammers ringing on the iron hinges and a great crash of noises as the gate fell back from its fastenings, and the mob rushed over the obstacles upon which it had fallen. It seemed as if their yells of exultation and anger must reach even the ears of the dead man.

"They are calling Mendoza," Clay whispered, "he must be with them. Come, we will have to run for our lives now."

But before he could guess what Hope was about to do, or could prevent her, she had slipped past him and picked up Stuart's sword that had fallen from his wrist to the floor, and laid it on the soldier's body, and closed his hands upon its hilt. She glanced quickly about her as though looking for something, and then with a sob of relief ran to the table and sweeping it of an armful of its flowers, stepped swiftly back again to the lounge and heaped them upon it.

"Come, for God's sake, come!" Clay called to her in a whisper from the door.

Hope stood for an instant staring at the young Englishman as the candle-light flickered over his white face, and then, dropping on her knees, she pushed back the curly hair from about the boy's forehead and kissed him. Then, without turning to look again, she placed her hand in Clay's and he ran with her, dragging her behind him down the length of the hall, just as the mob entered it on the floor below them and filled the palace with their shouts of triumph.

As the sun sank lower its light fell more dimly on the lonely figure in the vast dining hall, and as the gloom deepened there, the candles burned with greater brilliancy, and the faces of the portraits shone more clearly.

They seemed to be staring down less sternly now upon the white mortal face of the brother-in-arms who had just joined them.

One who had known him among his own people would have seen in the attitude and in the profile of the English soldier, a likeness to his ancestors of the Crusades who lay carved in stone in the village church, with their faces turned to the sky, their faithful hounds waiting at their feet and their hands pressed upward in prayer.

And when, a moment later, the half-crazed mob of men and boys swept into the great room, with Mendoza at their head, something of the pathos of the young Englishman's death in his foreign place of exile must have touched them, for they stopped appalled and startled, and pressed back upon their fellows, with eager whispers. The Spanish-American General strode boldly forward, but his eyes lowered before the calm, white face, and either because the lighted candles and the flowers awoke in him some memory of the great Church that had nursed him, or because the jagged holes in the soldier's tunic appealed to what was bravest in him, he crossed himself quickly and then raising his hand slowly to his visor, lifted his hat and pointed with it to the door. And the mob, without once looking back at the rich treasure of silver on the table, pushed out before him, stepping softly, as though they had intruded on a shrine.

XIII

THE President's travelling carriage was a double-seated diligence covered with heavy hoods and with places on the box for two men. Only one of the coachmen, the same man who had driven the State carriage from the review, had remained at the stables. As he knew the roads to Los Bocos, Clay ordered him up to the driver's seat and MacWilliams climbed into the place beside him after first storing three rifles under the lap-robe.

Hope pulled open the leather curtains of the carriage and found Madame Alvarez where the men had laid her upon the cushions, weak and hysterical. The girl crept in beside her, and lifting her in her arms, rested the older woman's head against her shoulder, and soothed and comforted her with tenderness and sympathy.

Clay stopped with his foot in the stirrup and looked up anxiously at Langham who was already in the saddle.

"Is there no possible way of getting Hope out of this and back to the Palms?" he asked.

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"No, it's too late. This is the only way now."

Hope opened the leather curtains and looking out shook her head impatiently at Clay. "I wouldn't go now if there was another way," she said. "I couldn't leave her like this."

"You're delaying the game, Clay," cried Langham, warningly, as he stuck his spurs into his pony's side.

The people in the diligence lurched forward as the horses felt the lash of the whip and strained against the harness, and then plunged ahead at a gallop on their long race to the sea. As they sped through the gardens, the stables and the trees hid them from the sight of those in the palace, and the turf, upon which the driver had turned the horses for greater safety, deadened the sound of their flight.

They found the gates of the botanical gardens already open, and Clay, in the street outside, beckoning them on. Without waiting for the others the two outriders galloped ahead to the first cross street, looked up and down its length, and then, in evident concern at what they saw in the distance, motioned the driver to greater speed and crossing the street signalled him to follow him. At the next corner Clay flung himself off his pony and throwing the bridle to Langham, ran ahead into the cross street on foot, and after a quick glance pointed down its length away from the heart of the city to the mountains.

The driver turned as Clay directed him, and when the man found that his face was fairly set toward the goal he lashed his horses recklessly through the narrow street, so that the murmur of the mob behind them grew perceptibly fainter at each leap forward.

The noise of the galloping hoofs brought women and children to the barred windows of the houses, but no men stepped into the road to stop their progress, and those few they met running in the direction of the palace hastened to get out of their way, and stood with their backs pressed against the walls of the narrow thoroughfare looking after them with wonder.

Even those who suspected their errand were helpless to detain them, for sooner than they could raise the hue and cry or formulate a plan of action, the carriage had passed and was disappearing in the distance, rocking from wheel to wheel like a ship in a gale. Two men who were so bold as to start to follow, stopped abruptly when they saw the outriders draw rein and turn in their saddles as though to await their coming.

Clay's mind was torn with doubts, and his nerves were drawn taut like the strings of a violin. Personal danger exhilarated him, but this chance of harm to others who were helpless, except for him, depressed his spirit with anxiety. He experienced in his own mind all the nervous fears of a thief who sees an officer in every passing citizen, and at one moment he warned the driver to move more circumspectly, and so avert suspicion, and the next urged him into more desperate bursts of speed. In his fancy every cross street threatened an ambush, and as he cantered now before and now behind the carriage, he wished that he was a multitude of men who could encompass it entirely and hide it.

But the solid streets soon gave way to open places and low mud cabins, where the horses' hoofs beat on a sun-baked road, and where the inhabitants sat lazily before the door in the fading light, with no knowledge of the changes that the day had wrought in the city, and with only a moment's curious interest in the hooded carriage, and the grim, white-faced foreigners who guarded it.

Clay turned his pony into a trot at Langham's side. His face was pale and drawn.

As the danger of immediate pursuit and capture grew less, the carriage had slackened its pace and for some minutes the outriders galloped on together side by side in silence. But the same thought was in the mind of each, and when Langham spoke it was as though he was continuing where he had but just been interrupted.

He laid his hand gently on Clay's arm. He did not turn his face toward him, and his eyes were still peering into the shadows before them. "Tell me?" he asked.

"He was coming up the stairs," Clay answered. He spoke in so low a voice that Langham had to lean from his saddle to hear him. "They were close behind—but when they saw her they stopped and refused to go farther. I called to him to come away, but he would not understand. They killed him before he really

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understood what they meant to do. He was dead almost before I reached him. He died in my arms." There was a long pause. "I wonder if he knows that?" Clay said.

Langham sat erect in the saddle again and drew a short breath. "I wish he could have known how he helped me," he whispered, "how much just knowing him helped me."

Clay bowed his head to the boy as though he were thanking him. "His was the gentlest soul I ever knew," he said.

"That's what I wanted to say," Langham answered. "We will let that be his epitaph," and touching his spur to his horse he galloped on ahead and left Clay riding alone.

Langham had proceeded for nearly a mile when he saw the forest opening before them and at the sight he gave a shout of relief, but almost at the same instant he pulled his pony back on his haunches and whirling him about, sprang back to the carriage with a cry of warning.

"There are soldiers ahead of us," he cried. "Did you know it?" he demanded of the driver. "Did you lie to me? Turn back."

"He can't turn back," MacWilliams answered. "They have seen us. They are only the Custom Officers at the city limits. They know nothing. Go on." He reached forward and catching the reins dragged the horses down into a walk. Then he handed the reins back to the driver with a shake of the head.

"If you know these roads as well as you say you do, you want to keep us out of the way of soldiers," he said. "If we fall into a trap you'll be the first man shot on either side."

A sentry strolled lazily out into the road dragging his gun after him by the bayonet, and raised his hand for them to halt. His captain followed him from the posthouse throwing away a cigarette as he came, and saluted MacWilliams on the box and bowed to the two riders in the background. In his right hand he held one of the long iron rods with which the collectors of the city's taxes were wont to pierce the bundles and packs, and even the carriage cushions of those who entered the city limits from the coast, and who might be suspected of smuggling.

"Whose carriage is this and where is it going?" he asked.

As the speed of the diligence slackened, Hope put her head out of the curtains and as she surveyed the soldier with apparent surprise, she turned to her brother.

"What does this mean?" she asked. "What are we waiting for?"

"We are going to the Hacienda of Señor Palaccio," MacWilliams said, in answer to the officer. "The driver thinks that this is the road, but I say we should have taken the one to the right."

"No, this is the road to Señor Palaccio's plantation," the officer answered, "but you cannot leave the city without a pass signed by General Mendoza. That is the order we received this morning. Have you such a pass?"

"Certainly not," Clay answered, warmly. "This is the carriage of an American, the president of the mines. His daughters are inside and on their way to visit the residence of Señor Palaccio. They are foreigners—Americans. We are all foreigners, and we have a perfect right to leave the city when we choose. You can only stop us when we enter it."

The officer looked uncertainly from Clay to Hope and up at the driver on the box. His eyes fell upon the heavy brass mountings of the harness. They bore the arms of Olancho. He wheeled sharply and called to his men inside the posthouse, and they stepped out from the veranda and spread themselves leisurely across the road.

"Ride him down, Clay," Langham muttered, in a whisper. The officer did not understand the words, but he saw Clay gather the reins tighter in his hands and he stepped back quickly to the safety of the porch, and from that ground of vantage smiled pleasantly.

"Pardon," he said, "there is no need for blows when one is rich enough to pay. A little something for myself and a drink for my brave fellows, and you can go where you please."

"Damned brigands," growled Langham, savagely.

"Not at all," Clay answered. "He is an officer and a gentleman. I have no money with me," he said, in Spanish, addressing the officer, "but between caballeros a word of honor is sufficient. I shall be returning

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this way to-morrow morning, and I will bring a few hundred sols from Señor Palaccio for you and your men; but if we are followed you will get nothing, and you must have forgotten in the meantime that you have seen us pass."

There was a murmur inside the carriage, and Hope's face disappeared from between the curtains to reappear again almost immediately. She beckoned to the officer with her hand, and the men saw that she held between her thumb and little finger a diamond ring of size and brilliancy. She moved it so that it flashed in the light of the guard lantern above the post-house.

"My sister tells me you shall be given this to-morrow morning," Hope said, "if we are not followed."

The man's eyes laughed with pleasure. He swept his sombrero to the ground.

"I am your servant, Señorita," he said. "Gentlemen," he cried, gayly, turning to Clay, "if you wish it, I will accompany you with my men. Yes, I will leave word that I have gone in the sudden pursuit of smugglers; or I will remain here as you wish, and send those who may follow back again."

"You are most gracious, sir," said Clay. "It is always a pleasure to meet with a gentleman and a philosopher. We prefer to travel without an escort, and remember, you have seen nothing and heard nothing." He leaned from the saddle, and touched the officer on the breast. "That ring is worth a king's ransom."

"Or a president's," muttered the man, smiling. "Let the American ladies pass," he commanded.

The soldiers scattered as the whip fell, and the horses once more leaped forward, and as the carriage entered the forest, Clay looked back and saw the officer exhaling the smoke of a fresh cigarette, with the satisfaction of one who enjoys a clean conscience and a sense of duty well performed.

The road through the forest was narrow and uneven, and as the horses fell into a trot the men on horseback closed up together behind the carriage.

"Do you think that road-agent will keep his word?" Langham asked.

"Yes; he has nothing to win by telling the truth," Clay answered. "He can say he saw a party of foreigners, Americans, driving in the direction of Palaccio's coffee plantation. That lets him out, and in the morning he knows he can levy on us for the gate money. I am not so much afraid of being overtaken as I am that King may make a mistake and not get to Bocos on time. We ought to reach there, if the carriage holds together, by eleven. King should be there by eight o'clock, and the yacht ought to make the run to Truxillo in three hours. But we shall not be able to get back to the city before five to-morrow morning. I suppose your family will be wild about Hope. We didn't know where she was when we sent the groom back to King."

"Do you think that driver is taking us the right way?" Langham asked, after a pause.

"He'd better. He knows it well enough. He was through the last revolution, and carried messages from Los Bocos to the city on foot for two months. He has covered every trail on the way, and if he goes wrong he knows what will happen to him."

"And Los Bocos—it is a village, isn't it, and the landing must be in sight of the custom-house?"

"The village lies some distance back from the shore, and the only house on the beach is the custom-house itself; but every one will be asleep by the time we get there, and it will take us only a minute to hand her into the launch. If there should be a guard there, King will have fixed them one way or another by the time we arrive. Anyhow, there is no need of looking for trouble that far ahead. There is enough to worry about in between. We haven't got there yet."

The moon rose grandly a few minutes later, and flooded the forest with light so that the open places were as clear as day. It threw strange shadows across the trail, and turned the rocks and fallen trees into figures of men crouching or standing upright with uplifted arms. They were so like to them that Clay and Langham flung their carbines to their shoulders again and again, and pointed them at some black object that turned as they advanced into wood or stone. From the forest they came to little streams and broad shallow rivers where the rocks in the fording places churned the water into white masses of foam, and the horses kicked up showers of spray as they made their way, slipping and stumbling, against the current. It was a silent pilgrimage, and never for a moment did the

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strain slacken or the men draw rein. Sometimes, as they hurried across a broad tableland, or skirted the edge of a precipice and looked down hundreds of feet below at the shining waters they had just forded, or up at the rocky points of the mountains before them, the beauty of the night overcame them and made them forget the significance of their journey.

They were not always alone, for they passed at intervals through sleeping villages of mud huts with thatched roofs, where the dogs ran yelping out to bark at them and where the pine-knots, blazing on the clay ovens, burned cheerily in the moonlight. In the low lands where the fever lay, the mist rose above the level of their heads and enshrouded them in a curtain of fog, and the dew fell heavily, penetrating their clothing and chilling their heated bodies so that the sweating horses moved in a lather of steam.

They had settled down into a steady gallop now, and ten or fifteen miles had been left behind them.

"We are making excellent time," said Clay. "The village of San Lorenzo should lie beyond that ridge." He drove up beside the driver and pointed with his whip. "Is not that San Lorenzo?" he asked.

"Yes, señor," the man answered, "but I mean to drive around it by the old wagon trail. It is a large town, and people may be awake. You will be able to see it from the top of the next hill."

The cavalcade stopped at the summit of the ridge and the men looked down into the silent village. It was like the others they had passed, with a few houses built round a square of grass that could hardly be recognized as a plaza, except for the church on its one side, and the huge wooden cross planted in its centre. From the top of the hill they could see that the greater number of the houses were in darkness, but in a large building of two stories, lights were shining from every window.

"That is the commandancia," said the driver, shaking his head. "They are still awake. It is a telegraph station."

"Great Scott!" exclaimed MacWilliams. "We forgot the telegraph. They may have sent word to head us off already."

"Nine o'clock is not so very late," said Clay. "It may mean nothing."

"We had better make sure, though," MacWilliams answered, jumping to the ground. "Lend me your pony, Ted, and take my place. I'll run in there and dust around and see what's up. I'll join you on the other side of the town after you get back to the main road.

"Wait a minute," said Clay. "What do you mean to do?".

"I can't tell till I get there, but I'll try to find out how much they know. Don't you be afraid. I'll run fast enough if there's any sign of trouble. And if you come across a telegraph wire, cut it. The message may not have gone over yet."

The two women in the carriage had parted the flaps of the hoods and were trying to hear what was being said, but could not understand, and Langham explained to them that they were about to make a slight detour to avoid San Lorenzo while MacWilliams was going into it to reconnoitre. He asked if they were comfortable, and assured them that the greater part of the ride was over, and that there was a good road from San Lorenzo to the sea.

MacWilliams rode down into the village along the main trail, and threw his reins over a post in front of the commandancia. He mounted boldly to the second floor of the building and stopped at the head of the stairs, in front of an open door. There were three men in the room before him, one an elderly man, whom he rightly guessed was the commandante, and two younger men who were standing behind a railing and bending over a telegraph instrument on a table. As he stamped into the room, they looked up and stared at him in surprise; their faces showed that he had interrupted them at a moment of unusual interest.

MacWilliams saluted the three men civilly, and, according to the native custom, apologized for appearing before them in his spurs. He had been riding from Los Bocos to the capital, he said, and his horse had gone lame. Could they tell him if there was any one in the village from whom he could hire a mule, as he must push on to the capital that night?

The commandante surveyed him for a moment, as though still disturbed by the interruption, and then shook his head impatiently: "You can hire a mule from one Pulido Paul, at the corner of the plaza," he said. And as MacWilliams still stood uncertainly, he added, "You say you have

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come from Los Bocos. Did you meet any one on your way?"

The two younger men looked up at him anxiously, but before he could answer, the instrument began to tick out the signal, and they turned their eyes to it again, and one of them began to take its message down on paper.

The instrument spoke to MacWilliams also, for he was used to sending telegrams daily from the office to the mines, and could make it talk for him in either English or Spanish. So, in his effort to hear what it might say, he stammered and glanced at it involuntarily, and the commandante, without suspecting his reason for doing so, turned also and peered over the shoulder of the man who was receiving the message. Except for the clicking of the instrument, the room was absolutely still; the three men bent silently over the table, while MacWilliams stood gazing at the ceiling, and turning his hat in his hands. The message MacWilliams read from the instrument was this: "They are reported to have left the city by the south, so they are going to Para, or San Pedro or to Los Bocos. She must be stopped—take an armed force and guard the roads. If necessary, kill her. She has in the carriage or hidden on her person, drafts for five million sols. You will be held responsible for every one of them. Repeat this message to show you understand, and relay it to Los Bocos. If you fail——"

MacWilliams could not wait to hear more; he gave a curt nod to the men and started toward the stairs. "Wait," the commandante called after him.

MacWilliams paused with one hand on top of the banisters balancing himself in readiness for instant flight.

"You have not answered me. Did you meet with any one on your ride here from Los Bocos?"

"I met several men on foot, and the mail carrier passed me a league out from the coast, and oh, yes, I met a carriage at the cross roads and the driver asked me the way of San Pedro Sula."

"A carriage?—yes—and what did you tell him?"

"I told him he was on the road to Los Bocos, and he turned back and——"

"You are sure he turned back?"

"Certainly, sir. I rode behind him for some distance. He turned finally to the right into the trail to San Pedro Sula."

The man flung himself across the railing.

"Quick," he commanded, "telegraph to Morales, Commandante San Pedro Sula——"

He had turned his back on MacWilliams and as the younger man bent over the instrument, MacWilliams stepped softly down the stairs, and mounting his pony rode slowly off in the direction of the capital. As soon as he had reached the outskirts of the town, he turned and galloped round it and then rode fast with his head in air, glancing up at the telegraph wire that sagged from tree-trunk to tree-trunk along the trail. At a point where he thought he could dismount in safety and tear down the wire, he came across it dangling from the branches and he gave a shout of relief. He caught the loose end and dragged it free from its support, and then laying it across a rock pounded the blade of his knife upon it with a stone, until he had hacked off a piece some fifty feet in length. Taking this in his hand he mounted again and rode off with it, dragging the wire in the road behind him. He held it up as he rejoined Clay, and laughed triumphantly. "They'll have some trouble splicing that circuit," he said, "you only half did the work. What wouldn't we give to know all this little piece of copper knows, eh?"

"Do you mean you think they have telegraphed to Los Bocos already?"

"I know that they were telegraphing to San Pedro Sula as I left and to all the coast towns. But whether you cut this down before or after is what I should like to know."

"We will probably learn that later," said Clay, grimly.

The last three miles of the journey lay over a hard, smooth road, wide enough to allow the carriage and its escort to ride abreast. It was in such contrast to the tortuous paths they had just followed, that the horses gained a fresh impetus and galloped forward as freely as though the race had but just begun.

Madame Alvarez stopped the carriage at one place and asked the men to lower the hood at the back that she might feel the fresh air and see about her, and when this had been done, the women seated them-

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selves with their backs to the horses where they could look out at the moonlit road as it unrolled behind them.

Hope felt selfishly and wickedly happy. The excitement had kept her spirits at the highest point, and the knowledge that Clay was guarding and protecting her was in itself a pleasure. She leaned back on the cushions and put her arm around the older woman's waist, and listened to the light beat of his pony's hoofs outside, now running ahead, now scrambling and slipping up some steep place, and again coming to a halt as Langham or MacWilliams called, "Look to the right, behind those trees," or "Ahead there! Don't you see what I mean, something crouching?"

She did not know when the false alarms would turn into a genuine attack, but she was confident that when the time came he would take care of her, and she welcomed the danger because it brought that solace with it.

Madame Alvarez sat at her side, rigid, silent, and beyond the help of comfort. She tortured herself with thoughts of the ambitions she had held, and which had been so cruelly mocked that very morning; of the chivalric love that had been hers, of the life even that had been hers, and which had been given up for her so tragically. When she spoke at all, it was to murmur her sorrow that Hope had exposed herself to danger on her poor account, and that her life, as far as she loved it, was at an end. Only once after the men had parted the curtains and asked concerning her comfort with grave solicitude did she give way to tears.

"Why are they so good to me?" she moaned. "Why are you so good to me? I am a wicked, vain woman, I have brought a nation to war and I have killed the only man I ever trusted."

Hope touched her gently with her hand and felt guiltily how selfish she herself must be not to feel the woman's grief, but she could not. She only saw in it a contrast to her own happiness, a black background before which the figure of Clay and his solicitude for her shone out, the only fact in the world that was of value.

Her thoughts were interrupted by the carriage coming to a halt, and a significant movement upon the part of the men. MacWilliams had descended from the box-seat and stepping into the carriage took the place the women had just left.

He had a carbine in his hand and after he was seated Langham handed him another which he laid across his knees.

"They thought I was too conspicuous on the box to do any good there," he explained, in a confidential whisper. "In case there is any firing now, you ladies want to get down on your knees here at my feet, and hide your heads in the cushions. We are entering Los Bocos."

Langham and Clay were riding far in advance, scouting to the right and left, and the carriage moved noiselessly behind them through the empty streets. There was no light in any of the windows, and not even a dog barked, or a cock crowed. The women sat erect, listening for the first signal of an attack, each holding the other's hand and looking at MacWilliams, who sat with his thumb on the trigger of his carbine, glancing to the right and left and breathing quickly. His eyes twinkled, like those of a little fox terrier. The men dropped back, and drew up on a level with the carriage.

"We are all right so far," Clay whispered. "The beach slopes down from the other side of that line of trees. What is the matter with you?" he demanded, suddenly, looking up at the driver, "are you afraid?"

"No," the man answered, hurriedly, his voice shaking; "it's the cold."

Langham had galloped on ahead and as he passed through the trees and came out upon the beach, he saw a broad stretch of moonlit water and the lights from the yacht shining from a point a quarter of a mile off shore. Among the rocks on the edge of the beach was the Vesta's long boat and her crew seated in it or standing about on the beach. The carriage had stopped under the protecting shadow of the trees, and he raced back toward it.

"The yacht is here," he cried. "The long boat is waiting and there is not a sign of light about the custom-house. Come on," he cried. "We have beaten them after all."

A sailor, who had been acting as lookout on the rocks, sprang to his full height, and shouted to the group around the long boat, and King came up the beach toward them running heavily through the deep sand.

Madame Alvarez stepped down from the carriage and as Hope handed her her jewel

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case in silence, the men draped her cloak about her shoulders. She put out her hand to them, and as Clay took it in his, she bent her head quickly and kissed his hand. "You were his friend," she murmured.

She held Hope in her arms for an instant, and kissed her, and then gave her hand in turn to Langham and to MacWilliams.

"I do not know whether I shall ever see you again," she said, looking slowly from one to the other, "but I will pray for you every day, and God will reward you for saving a worthless life." As she finished speaking King came up to the group, followed by three of his men.

"Is Hope with you, is she safe?" he asked.

"Yes, she is with me," Madame Alvarez answered.

"Thank God," King exclaimed, breathlessly. "Then we will start at once, Madame. Where is she, she must come with us?"

"Of course," Clay assented, eagerly, "she will be much safer on the yacht."

But Hope protested. "I must get back to father," she said. "The yacht will not arrive until late to-morrow, and the carriage can take me to him five hours earlier. The family have worried too long about me as it is, and, besides, I will not leave Ted. I am going back as I came."

"It is most unsafe," King urged.

"On the contrary, it is perfectly safe now," Hope answered. "It was not one of us they wanted."

"You may be right," King said. "They don't know what has happened to you, and perhaps after all it would be better if you went back the quicker way." He gave his arm to Madame Alvarez and walked with her toward the shore. As the men surrounded her on every side and moved away, Clay glanced back at Hope and saw her standing upright in the carriage looking after them.

"We will be with you in a minute," he called, as though in apology for leaving her for even that brief space. And then the shadow of the trees shut her and the carriage from his sight. His footsteps made no sound in the soft sand, and except for the whispering of the palms and the sleepy wash of the waves as they ran up the pebbly beach and sank again, the place was as peaceful and silent as a deserted island, though the moon made it as light as day.

The long boat had been drawn up with her stern to the shore, and the men were already in their places, some standing waiting for the order to shove off, and others seated balancing their oars.

King had arranged to fire a rocket when the launch left the shore, in order that the captain of the yacht might run in closer to pick them up. As he hurried down the beach, he called to his boatswain to give the signal and the man answered that he understood and stooped to light a match. King had jumped into the stern and lifted Madame Alvarez after him, leaving her late escort standing with uncovered heads on the beach behind her, when the rocket shot up into the calm white air, with a roar and a rush and a sudden flash of color. At the same instant, as though in answer to its challenge, the woods back of them burst into an irregular line of flame, a volley of rifle shots shattered the silence, and a score of bullets splashed in the water and on the rocks about them.

The boatswain in the bow of the long boat tossed up his arms and pitched forward between the thwarts.

"Give way," he shouted as he fell.

"Pull," Clay yelled, "pull, all of you."

He threw himself against the stern of the boat and Langham and MacWilliams clutched its sides and with their shoulders against it and their bodies half sunk in the water, shoved it off, free of the shore.

The shots continued fiercely and two of the crew cried out and fell back upon the oars of the men behind them.

Madame Alvarez sprang to her feet and stood swaying unsteadily as the boat leaped forward.

"Take me back. Stop, I command you," she cried, "I will not leave those men. Do you hear?"

King caught her by the waist and dragged her down, but she struggled to free herself. "I will not leave them to be murdered," she cried. "You cowards, put me back."

"Hold her, King," Clay shouted. "We're all right. They're not firing at us."

His voice was drowned in the noise of the oars beating in the rowlocks, and the reports of the rifles. The boat disappeared

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in a mist of spray and moonlight, and Clay turned and faced about him. Langham and MacWilliams were crouching behind a rock and firing at the flashes in the woods.

"You can't stay there," Clay cried. "We must get back to Hope."

He ran forward, dodging from side to side and firing as he ran. He heard shots from the water and looking back saw that the men in the long boat had ceased rowing and were returning the fire from the shore.

"Come back, Hope is all right," her brother called to him. "I haven't seen a shot within a hundred yards of her yet, they're firing from the custom-house and below. I think Mac's hit."

"I'm not," MacWilliam's voice answered from behind a rock, "but I'd like to see something to shoot at."

A hot tremor of rage swept over Clay at the thought of a possibly fatal termination to the night's adventure. He groaned at the mockery of having found his life only to lose it now, when it was more precious to him than it had ever been, and to lose it in a silly brawl with semi-savages. He cursed himself impotently and rebelliously for a senseless fool.

"Keep back, can't you?" he heard Langham calling to him from the shore. "You're only drawing the fire toward Hope. She's got away by now. She had both the horses."

Langham and MacWilliams started forward to Clay's side, but the instant they left the shadow of the rock, the bullets threw up the sand at their feet and they stopped irresolutely. The moon showed the three men outlined against the white sand of the beach as clearly as though a search light had been turned upon them, even while its shadows sheltered and protected their assailants. At their backs the open sea cut off retreat, and the line of fire in front held them in check. They were as helpless as chessmen upon a board.

"I'm not going to stand still to be shot at," cried MacWilliams. "Let's hide or let's run. This isn't doing anybody any good." But no one moved. They could hear the singing of the bullets as they passed them whining in the air like a banjo-string that is being tightened, and they knew they were in equal danger from those who were firing from the boat.

"They're shooting better," said MacWilliams. "They'll reach us in a minute."

"They've reached me already, I think," Langham answered, with suppressed satisfaction, "in the shoulder. It's nothing." His unconcern was quite sincere; to a young man who had galloped through two long halves of a football match on a strained tendon, a scratched shoulder was not important, except as an unsought honor.

But it was of the most importance to MacWilliams. He raised his voice against the men in the woods in impotent fury. "Come out, you cowards, where we can see you," he cried. "Come out where I can shoot your black heads off."

Clay had fired the last cartridge in his rifle and throwing it away drew his revolver.

"We must either swim or hide," he said. "Put your heads down and run."

But as he spoke, they saw the carriage plunging out of the shadow of the woods and the horses galloping toward them down the beach. MacWilliams gave a cheer of welcome. "Hurrah!" he shouted, "it's José coming for us. He's a good man. Well done José!" he called.

"That's not José," Langham cried, doubtfully, peering through the moonlight. "Good God! It's Hope," he exclaimed. He waved his hands frantically above his head. "Go back, Hope," he cried, "go back!"

But the carriage did not swerve on its way toward them. They all saw her now distinctly. She was on the driver's box and alone, leaning forward and lashing the horses' backs with the whip and reins, and bending over to avoid the bullets that passed above her head. As she came down upon them, she stood up, her woman's figure outlined clearly in the riding habit she still wore. "Jump in when I turn," she cried. "I'm going to turn slowly, run and jump in."

She bent forward again and pulled the horses to the right, and as they obeyed her, plunging and tugging at their bits, as though they knew the danger they were in, the men threw themselves at the carriage. Clay caught the hood at the back, swung himself up and scrambled over the cushions and up to the box seat. He dropped down behind Hope and reaching his arms around her took the reins in one

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hand and with the other forced her down to her knees upon the footboard, so that as she knelt, his arms and body protected her from the bullets sent after them. Langham followed Clay and tumbled into the carriage over the hood at the back, but MacWilliams endeavored to vault in from the step, and missing his footing fell under the hind wheel, so that the weight of the carriage passed over him, and his head was buried for an instant in the sand. But he was on his feet again before they had noticed that he was down, and as he jumped for the hood, Langham caught him by the collar of his coat and dragged him into the seat, panting and gasping, and rubbing the sand from his mouth and nostrils. Clay turned the carriage at a right angle through the heavy sand, and still standing with Hope crouched at his knees, he raced back to the woods into the face of the firing, with the boys behind him answering it from each side of the carriage, so that the horses leaped forward in a frenzy of terror, and dashing through the woods, passed into the first road that opened before them.

The road into which they had turned was narrow, but level, and ran through a forest of banana palms that bent and swayed above them. Langham and MacWilliams still knelt in the rear seat of the carriage, watching the road on the chance of possible pursuit.

"Give me some cartridges," said Langham. "My belt is empty. What road is this?"

"It is a private road, I should say, through somebody's banana plantation. But it must cross the main road somewhere. It doesn't matter, we're all right now. I mean to take it easy." MacWilliams turned on his back and stretched out his legs on the seat opposite.

"Where do you suppose those men sprang from? Were they following us all the time?"

"Perhaps, or else that message got over the wire before we cut it, and they've being lying in wait for us. They were probably watching King and his sailors for the last hour or so, but they didn't want him. They wanted her and the money. It was pretty exciting, wasn't it? How's your shoulder?"

"It's a little stiff, thank you," said Langham. He stood up and by peering over the hood could just see the top of Clay's sombrero rising above it where he sat on the back seat.

"You and Hope all right up there, Clay?" he asked.

The top of the sombrero moved slightly and Langham took it as a sign that all was well. He dropped back into his seat beside MacWilliams and they both breathed a long sigh of relief and content. Langham's wounded arm was the one nearest MacWilliams and the latter parted the torn sleeve and examined the furrow across the shoulder with unconcealed envy.

"I am afraid it won't leave a scar," he said, sympathetically.

"Won't it?" asked Langham, in some concern.

The horses had dropped into a walk, and the beauty of the moonlit night put its spell upon the two boys, and the rustling of the great leaves above their heads stilled and quieted them so that they unconsciously spoke in whispers.

Clay had not moved since the horses turned of their own accord into the valley of the palms. He no longer feared pursuit nor any interruption to their further progress. His only sensation was one of utter thankfulness that they were all well out of it, and that Hope had been the one who had helped them in their trouble, and his dearest thought was that, whether she wished or not, he owed his safety, and possibly his life, to her.

She still crouched between his knees upon the broad footboard, with her hands clasped in front of her, and looking ahead into the vista of soft mysterious lights and dark shadows that the moon cast upon the road. Neither of them spoke, and as the silence continued unbroken, it took a weightier significance, and at each added second of time became more full of meaning.

The horses had dropped into a tired walk, and drew them smoothly over the white road; from behind the hood came broken snatches of the boys' talk, and above their heads the heavy leaves of the palms bent and bowed as though in benediction. A warm breeze from the land filled the air with the odor of ripening fruit and pungent smells, and the silence

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seemed to envelop them and mark them as the only living creatures awake in the brilliant tropical night.

Hope sank slowly back, and as she did so, her shoulder touched for an instant against Clay's knee; she straightened herself and made a movement as though to rise. Her nearness to him and something in her attitude at his feet held Clay in a spell. He bent forward and laid his hand fearfully upon her shoulder, and the touch seemed to stop the blood in his veins and hushed the words upon his lips. Hope raised her head slowly as though with a great effort, and looked into his eyes. It seemed to him that he had been looking into those same eyes for centuries, as though he had always known them, and the soul that looked out of them into his. He bent his head lower and stretching out his arms drew her to him, and the eyes did not waver. He raised her and held her close against his breast. Her eyes faltered and closed.

"Hope," he whispered, "Hope." He stooped lower and kissed her, and his lips told her what they could not speak—and they were quite alone.

(To be concluded in June.)

THE WHIRLWIND ROAD

By Charles Edwin Markham

THE Muses wrapped in mysteries of light
Came in a rush of music on the night;
And I was lifted wildly on quick wings,
And borne away into the heart of things.
The dead doors of my being broke apart;
A wind of rapture blew across the heart;
The inward song of worlds rang still and clear;
I felt the Mystery the Muses fear;
Yet they went swiftening on the ways untrod,
And hurled me breathless at the feet of God.

I felt faint touches of the Final Truth—
Moments of trembling love, moments of youth.
A vision swept away the human wall;
Slowly I saw the meaning of it all—
Meaning of life and time and death and birth,
But cannot tell it to the men of Earth.
I only point the way, and they must go
The whirlwind road of song if they would know.

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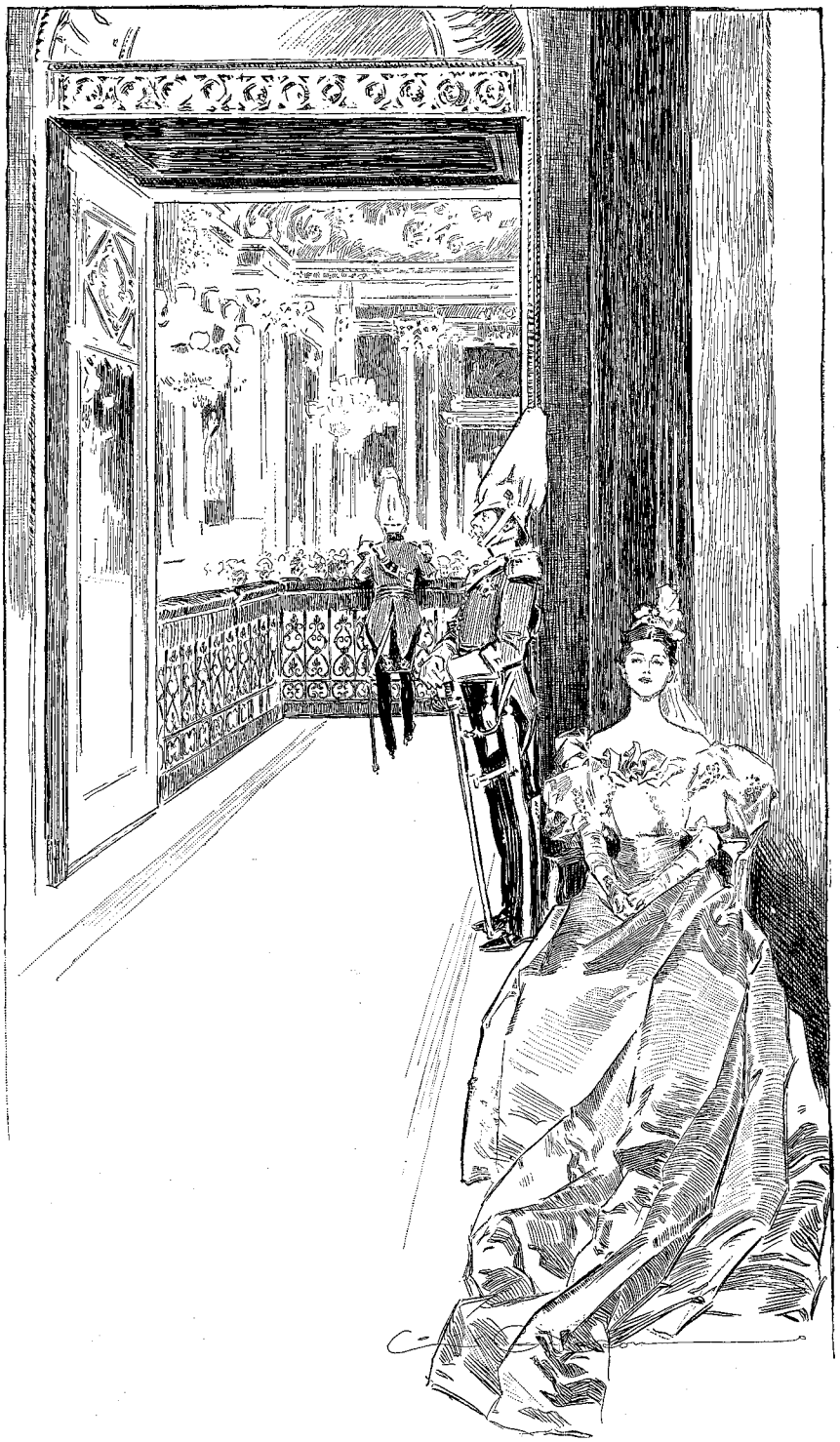

A Barrier.

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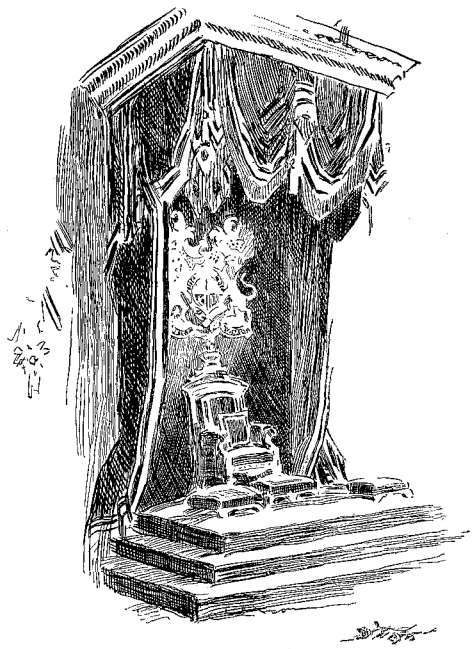
LONDON

AS SEEN BY C. D. GIBSON

IV.—THE DRAWING-ROOM

ON March 11, 1896, the first Drawing-room of that year was held at Buckingham Palace. Through the courtesy of the Lord Chamberlain I was given the entrée to the palace on that day. As a Drawing-room is strictly a feminine affair, it matters very little what a man may think about it, for the fine points of social advantages and the costly costumes he seldom understands. Apart from the foreign ambassadors, members of the Cabinet and attendants, men are not wanted and are seldom seen. Women go in hundreds, and sit for hours in carriages, extending in long rows down the Mall, while a crowd of curious idlers stare in at the carriage windows, making audible personal remarks. At two o'clock the palace gates are open, and the waiting continues in the different rooms above stairs. These rooms are divided by barriers, guarded by gentlemen of the household, which prevents over-crowding. It is an extraordinary sight to see room after room filled with nervous young girls and their more composed mothers sitting in the unbecoming light of an afternoon sun, with white plumes in their hair and all the family jewels on their necks. With the exception of a now and then whispered conversation, everything is quiet until the barriers leading into the next room are opened; then a rush follows and small pieces of lace, spangles, flowers, and ostrich feathers are left on the floor. Mothers and daughters are separated. After the confusion of finding each other, all is quiet for another thirty minutes, when a rush for a better place in the next room begins. A retired Colonel, the guardian of a barrier, noticing my interest and my evening dress, asked me if I did not think it looked like an ostrich farm. He pointed out his wife to me, and said a French hairdresser had been at his house all that morning. The Colonel's pretty wife looked it. From there I crossed the ambassadors' room and the picture gallery, where the more fortunate people who have the entrée wait, and entered the throne room. At that



The Throne.

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Waiting.

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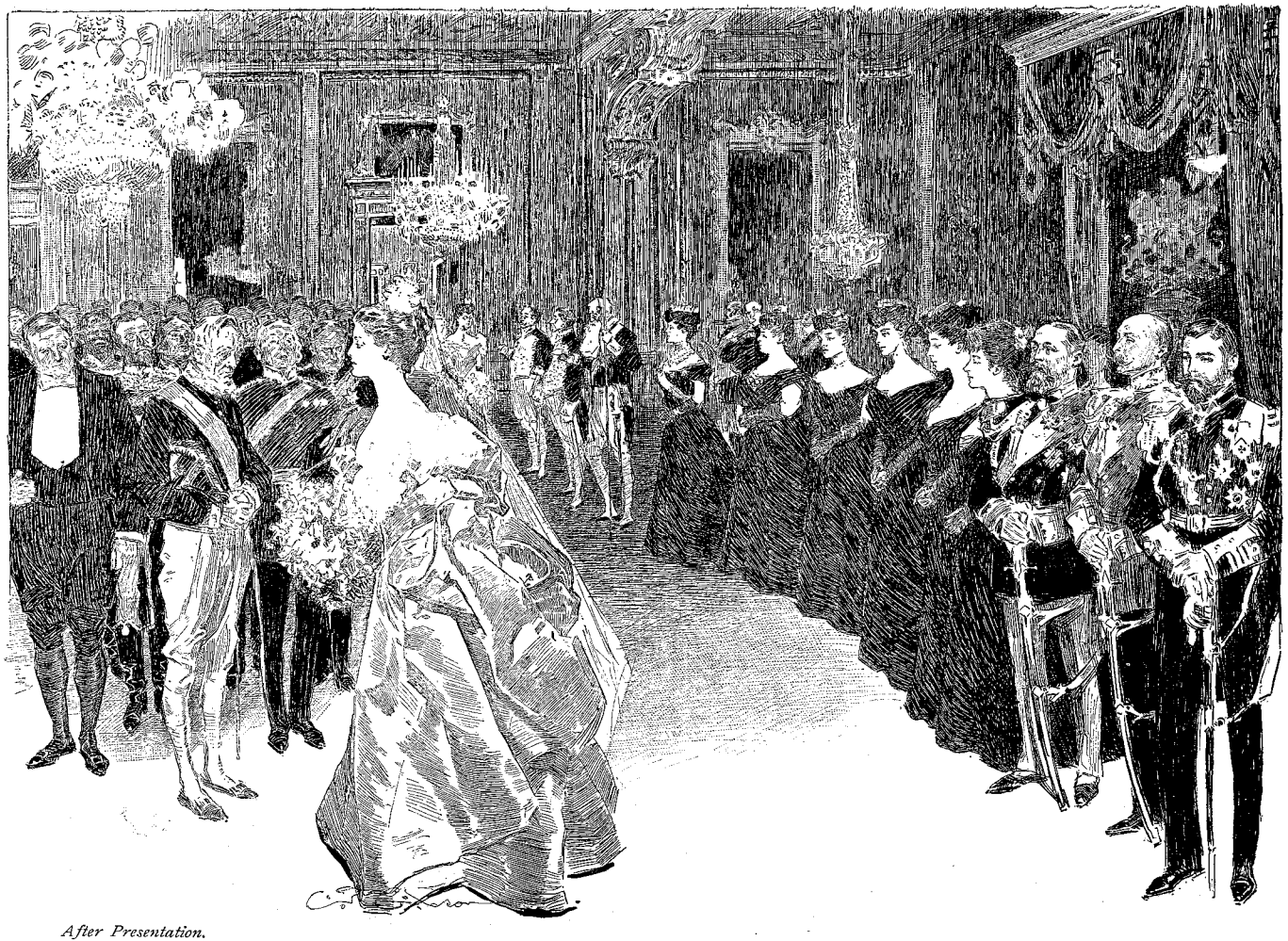

After Presentation.

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A Drawing-room Tea.

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time there were three men in it; two of them, gentlemen of the household, were standing on either side of the door. One of them told me that the young officer with a bear-skin hat on his arm, standing by a long window overlooking the central court, was there to signal to the band outside when the royal family entered, in order that they might know when to play "God Save the Queen." He also motioned with his head toward a small door in one corner of the big red room, and said through it the royal party would enter. I asked the same gentleman why Drawing-rooms were not held in the evening. He said he did not know. At this time the Prime Minister, in a dark uniform with a blue ribbon across his breast, entered the room, followed by court dignitaries, gentlemen ushers, and the Lord Chamberlain with his staff of office. Then the little door opened, and while the band played "God Save the Queen," the Princess of Wales and the royal party filed in. Then there was a low bow on both sides; the Lord Chamberlain took his position by the Princess of Wales, and read from the cards handed him by the ushers the names of those who were being presented.

A Gentleman at Arms.

After the ambassadors and their wives came those having the entrée; after them those without. The white procession had started, and the Drawing-room that had been rehearsed and looked forward to for years, as far as each individual's part in it was concerned, was soon over. At the end of two hours there was another low bow, and the royal family filed back through the little door. The bustle and waiting was transferred to the grand hall below, where little olive-skinned Indian ladies of high birth, and famous English beauties whose photographs could be bought on Piccadilly, stood side by side until their carriages stopped the way. Mothers and daughters passed between rows of Yeomen of the Guards to the door, daylight, and the photographers; finally home, where tea is arranged, and friends are gathered to hear about it.

If a man has attended a levee his wife may be presented at court. In that case he may accompany her as far as the throne-room and wait for her in the picture gallery. This gave me a second opportunity to see a Drawing-room, and I am of the impression that they must be very much alike.

C. D. G.

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Was out on the platform in an instant.—Page 633.

BETWIXT CUP AND LIP

By Grace Howard Peirce

ILLUSTRATIONS BY EDWIN B. CHILD

BOLTON was an insignificant station, next to the Junction, on a side line—a little pine box set down in the midst of sand and woods, like hundreds of other stations in New England. It was of recent construction; that is to say, the chips and shingles and empty nail-kegs, which strewed the premises to a considerable distance, had only once been buried under the snow and had come out in the spring looking still quite fresh. The interior of the box was in perfect order, neatly planed and shellacked, and the little waiting-room had an individuality about it seldom found among its compeers. Any one who entered it for the first time was sure to utter an exclamation of pleasure or surprise. The place was pervaded by a delicious odor of mignonette, and in one corner of the room, where the sun streamed in from the east and south, was massed, on the window-sills and on clumsily constructed jardinières, a whole flower-garden of old-fashioned plants in splendid condition; while the very few persons who ever bought a ticket at Bolton did so through a bower of "wandering Jew," trained around the window and along the partition which set apart a portion of the room for an office.

The romantically inclined at once suspected some feminine influence behind these tasteful arrangements, and they

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were not wrong. It was a young woman from the village up the hill, who had set out the plants in slips, and who came from time to time and moved them about, coaxed the "wandering Jew" into ever fresh paths, and often wound up her tour of inspection by saying to the ticket-agent, telegraph-operator, and general manager:

"You've better luck with flowers than I have, Will, I do believe."

Except where flowers were concerned, there had not been a great deal of luck to spare between them. She, it is true, thought herself fortunate to get a position as district school-teacher year after year, and so to eke out her mother's scanty means and keep their tiny house going; while he blessed the fates which had brought him to Bolton to make Helen's acquaintance, even though at first sight of the place he had bitterly thought himself "side-tracked." But they were waiting now until he could make a home for her, and, with the best will in the world, they could neither of them see much prospect of his doing so.

He looked like a capable man, nevertheless, and it was a pleasing face he had, too; not handsome but the kind of face one calls "good." There were lines of care in it, though he was barely thirty, but they lent no forbidding expression; on the contrary, people in perplexity or distress would have turned to him with an instinctive conviction that here was some one who would do his best for them.

The pity was that he had never been able to do the best for himself. Circumstances had obliged him to take always the first thing that offered in the way of employment, and in such a case the world usually offers less and less at each remove from the starting-point. So he had come to Bolton, where, at all events, the duties connected with a very slight remuneration were not so arduous but that he had times of leisure, as when he sat in the office, one afternoon, so absorbed in a book as not to heed the stopping of a vehicle at the side platform just behind him. It was a one-seated wagon much the worse for long use, and drawn by an old white horse. The driver was the only jaunty feature of the turnout, a pretty girl of two or three-and-twenty, who looked through the office-window for a moment, and then flicked her whip across the panes.

The man turned, flung down his book, and was out on the platform in an instant.

"Oh, Will, what do you think has happened! But you never would guess! You couldn't imagine! It's the most wonderful thing!"

She went on as people do with a great piece of news to impart, he looking up at her and interested chiefly in the circumstance that, under the influence of joyful excitement, her face was even more brilliant than usual in its youthful beauty.

"You stand there as if it did not concern you at all! You don't care a bit!"

"I do care, and it concerns me much if you are pleased, though I don't yet know what 'it' is."

There was a new charm in her face then, an expression of tenderness. He had such a nice way of saying a thing like that!—with just a little gravity, so that you were sure he meant it. Not but that she was always sure he meant what he said.

"Well, I'll tell you. Mother has had some money left her."

"Why, I am very glad!" he exclaimed, now properly impressed and congratulatory.

"Yes, but how much? You won't be able to believe it! Mother and I have been saying to each other ever since the letter came, 'It *can't* be true!' But it is, for it's a lawyer writes it. Her uncle in Chicago has died, and she is to have all his money! He was grandpa's only brother, so there's nobody but her *to* have it. Grandpa always supposed he was married, but they had quarrelled and didn't hear from each other. He went away years and years ago, when he was quite a young man. Mother has seen his name in the paper sometimes and felt sure it was he, because there could hardly be two Hosea Q. Grants, and he seemed to be president of a railway company and a director in all sorts of things, and she says those people are rich, and it may be fifty thousand dollars." She paused, breathless.

"Why—Helen!" He was as much astonished now as she could desire.

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"And mother says she cares most on our account; that it wouldn't be a bit of pleasure to her unless I had half; she shouldn't know what to do with so much. And so——"

He could finish that sentence for himself, but the news in its suddenness was too astounding. "I can't believe it, Helen," he said, in a bewildered way.

"Of course you can't! I'd have brought the letter for you to see, only mother keeps taking it up and reading it over. I tell her we shall wear it all out between us and have nothing left to show for it. But, oh! I must go on to the post-office with the answer we've written. I only came round this way to tell you; and say, you must be sure to come up to-night." Then, ecstatically, "Oh, Will, just think! We can do anything we like now. We can live in Boston if we choose. I've always *longed* to!" But that appeared to be an unlucky speech; she began to stammer: "That is—of course—I mean—I'd just as lief live anywhere else."

"I shouldn't mind living in Boston," he returned, but with a slight change in his tone. It was as if a cloud had passed for a moment over the sun that was gilding their brilliant prospects.

"Well, there's time enough to think of that. But I'm forgetting to tell you that the lawyer wants to transact affairs with 'mother's man of business,' and we've given him your name, and if you don't get a lot of money for us we shall be down upon you." She glanced this way and that, as she spoke, then bent suddenly toward him and their lips met.

So she went up the road again in her borrowed wagon, calling back joyous injunctions about his coming the moment the station closed; and he, when he could see her no longer, sat down on a truck and gazed along the track, as if it led straight into the future, which had suddenly taken on such a glorious aspect.

He had known prosperity, it is true, once before, for he had had a luxurious home and a happy childhood in one of the prettiest suburbs of Boston, and could remember driving out with his father behind a pair of horses and noting the careless ease with which the reins were handled, and the graceful touch of the hat to acquaintances who were walking. The boy of that time had fancied that when he grew up he should like to do just such things in just that way, though the man who looked back upon those days knew that the people who walked had been only so far impressed by the carriage and pair as to wonder where the money came from to make it possible. "How does he manage it?" they must have asked each other. And when, at last, it occurred to some one to find out how he managed it, there was a terrible downfall.

It was his mother, then, who told the child why his father had gone away, where he was, and that he would not come back for fifteen years. She told him also that they, too, must leave their home, that they must go out into the world and be poor. His father had given her money, but had she any right to keep it? Did it not really belong to those who would suffer because of what had been done?

At twelve years old the boy had had a sufficient apprehension of justice to assent to that idea, and there the first chapter in his life had ended. The next opened in a strange place, his mother working at art-embroidery for a living, he making acquaintance with poverty, in its various phases of shabby clothes, scanty meals, and, most pathetic of all in a child's existence, care. For when he read anxiety in his mother's face he went about with a weight upon his spirit; but then, too, he rejoiced with her if some happy turn of affairs assured them food and shelter for awhile.

He had been far in advance of boys of his own age at the private school he had attended, and entering the public schools on the same footing, had begun, at fifteen, to take his share of the bread-winning. His mother had hoped that, by working all night as well as all day, she might be able to give him the first year of a college education, which he, with the scholarships he would be sure to win, and the teaching he could do between whiles, might then finish for himself. But he could not let her toil for him any longer; and, when he had taken a place as office-boy, he consoled her distress by pretending that

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he did not care about going to college, and continued his studies in private as best he could, which had not been very ill. At any rate, he needed no one now to tell him which were the hundred books he ought to read; he had found them out for himself, and more too. He could have given points to many a college-bred man in history, literature, and all sorts of general information. On the other hand, college-bred men of his age, who had gone into business, were far and away ahead of him. While his mother lived, however, if he could make her comfortable that had been all he cared for. But just before the fifteen years were out a great shadow had come over his life, a strange silence had invaded it, with the sensation of an immense void.

"Don't be hard, Will," was almost the last thing his mother had said—pleadingly, as if perhaps she saw something in him of which he was unaware. And in taking up the new duty that then devolved upon him, he had tried not to be hard. If impatient thoughts arose, sometimes, at the querulous weakness, the infirmity of purpose which he, whose strength had come through adversity, could not comprehend—if such thoughts would arise, he had put them from him again and again, until the day when they were laid away for good and all beneath the turf by his mother's side.

And so the second chapter in his life had closed, and the third began at Bolton. In some consolidation of roads and general shuffling of the employees to reduce expenses, that was all that could be offered to one in whom nobody was especially interested. His employers had never come short through him by so much as the dotting of an *i* or the crossing of a *t*, but still Bolton was the best place they could give him.

Not that he himself built any claim on the score of his integrity. *That* was simply a matter of course with him, as it ought to be a matter of course with everybody. It was just here that he was "hard." He could be very gentle and helpful in the case of unmerited misfortune, but he felt contempt for the slightest appearance of "slackness," and would have pronounced merciless judgment upon an actual failure in duty or neglect of a trust. But then he would have been more severe with himself than with anyone else, had it been possible for him so to err.

Late that afternoon two or three persons were at the station on business; the agent had more to occupy him than was at all customary; but those who saw him attending quietly to one thing after another had no suspicion that he was dwelling the while in Fairyland, where more than he could ever have dared to hope for was close within his reach.

He was thinking how, instead of years, weeks only need pass before he and Helen were united, and then of all the comforts and pleasures with which her life would be filled, making it something quite other than the hard-working, narrow existence which, at the best, had seemed to be appointed for her. He hesitated at nothing in picturing her future, for he had a clearer idea of the fortune of a railway magnate than the two women had conceived. But whatever the inheritance might be, whether more or less, there was one thing he was sure of, he did not mean to live on his wife's fortune. It would help him to make money of his own, however. He knew himself to be capable of filling quite other positions than the one he occupied, and as much money as could be got honestly he intended to get. They would each pay a share of the living expenses, then Helen should procure, with her own income, advantages of every sort, such as she was thoroughly capable of appreciating, while he would treasure every dollar he earned and turn it over and over and nurse it into hundreds and thousands, until, one day, he could go to the X bank—he gnawed his lip nervously as he thought of it—he could go to the bank and to his father's bondsmen, or their heirs, and pay them back principal and interest, to the last cent, all that had been appropriated and squandered and speculated away so many years ago.

Helen and their life together occupied him first, but still he returned continually to the idea about the X bank. It had been a day-dream with him his life long, that he might by some means or other be

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able to do just that—go to the bank and the bondsmen with his hands full. He had told his mother so once, and she had said, "Impossible;" but her eyes had lighted up and he knew she had cherished in secret that very thought; they were so near to each other that they often did think the same things.

His mother! He had long felt that she must know about Helen, and be glad for him and with him; and now this new hope—surely, wherever she was, her pure spirit would rejoice that wrong was to be righted.

He was alone in the office as darkness fell; he was always alone evenings until the express had passed and he could close the station and go away. Alone but not solitary that night, he did not even want a book for company, he pushed it from him, his thoughts were enough. But at a given moment, after glancing at his watch, he addressed himself to the telegraph. He had to find out where the express was and where a certain train, No. 235, and according to their relative positions either hang out a red lantern to stop the express, or arrange for it to pass by telegraphing to the Junction, "Hold 235." On this particular evening the message to the Junction was, "Send on 235." He got O. K. in answer and then sat there at the table. His invariable practice after sending such a direction was to go without an instant's delay and hang the red light at the end of the platform, but that night he sat still.

He was not thinking of Helen just then or of the future, his brain was not preoccupied in any way of which he was conscious; there seemed, on the contrary, to be for an appreciable space a complete hiatus in his thoughts, a sense of vacancy accompanied by a certain discomfort; then he began to collect some scattered papers and put the table in order preparatory to departure, in the belief that that was the intention which had momentarily escaped him. After that he took a comfortable position in his chair and surrendered himself once more to the meditations which had occupied him since the early afternoon, without, however, be it remembered, interfering in the slightest degree with a conscientious and punctual performance of his duties.

The little room, profoundly still except for the measured *tick-tack* of the clock on the wall, would have had for an invisible bystander all the solemnity of a court-room where some awful sentence is to be pronounced, with the difference that in this case the sentence might yet be averted. Anything might remind him. If he only chanced to get up and step into the waiting-room he could see from there that the red light was not in place; then he would rush out on the platform, snatch the lantern from the window-ledge, strike match after match in agitated haste to get it lighted and hung out, and then—he would have dreamed no more that night. It would have been a terrible shock to him only to know that he could so forget, and the imagination of what might have happened would have haunted him. When he went to Helen, she would have perceived at once that something was the matter, however much he had tried to put away for the time the humiliating discovery of his untrustworthiness; she would have seen trouble in his face, though it were not the face he would take to her presently—unless he remembered—and at which she would cry out in affright.

His thoughts, singularly enough, began now to play around the exceeding frailty of happiness. At first unable to believe that it could be his, he had afterward so appropriated it and lived himself into it that now fears and doubts arose, with a pagan misgiving that so great bliss was too much for any mortal. The cup would be dashed from his lips untasted, or it would break in his hands before he had possessed it long, or some gall of bitterness would be dropped into it. What if something terrible should happen — if Helen—but no! It was quite as likely that he should go first. There were cases, too, where husband and wife lived long years side by side, and died together at the last. So should it be with them! He turned his thoughts resolutely elsewhere, but only to find that even in that matter of the bank things would not go quite as he had anticipated. People would see him living at ease in the comfort and luxury to which Helen was entitled, and they would not know, half of them, that it was her money. They would suspect all sorts of things. At any rate, there would be

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Sat down on a truck and gazed along the track.—Page 634.

wonder that he could adopt such a style when—certainly the old story would be revived. At his name people would whisper information to each other: "X bank affair—the son." And perhaps he should never succeed in carrying out his purpose—things would not prosper with him—he would have losses.

Just then there was a long, low wail in the distance, the whistle of the express passing the station before Bolton—five minutes late, as the agent observed, looking up at the clock. But he read nothing else there. There was time still, only he was farther than ever now from the terrible discovery. He simply saw the train drawing up beside the platform, the other passing after a few moments' delay, he himself closing the station — that was all. If a voice from another world had told him that these things would not so occur as he foresaw them, he would have had to ask why not.

But he did not pick up the chain again at the break in his reflections. With his eyes intently fixed upon vacancy the anxious, harried look in his face gradually disappeared. He had come upon better thoughts. He realized that he had been going too fast and too far; that the change in circumstances would make no such enormous difference; that the future would be, after all, very much what the

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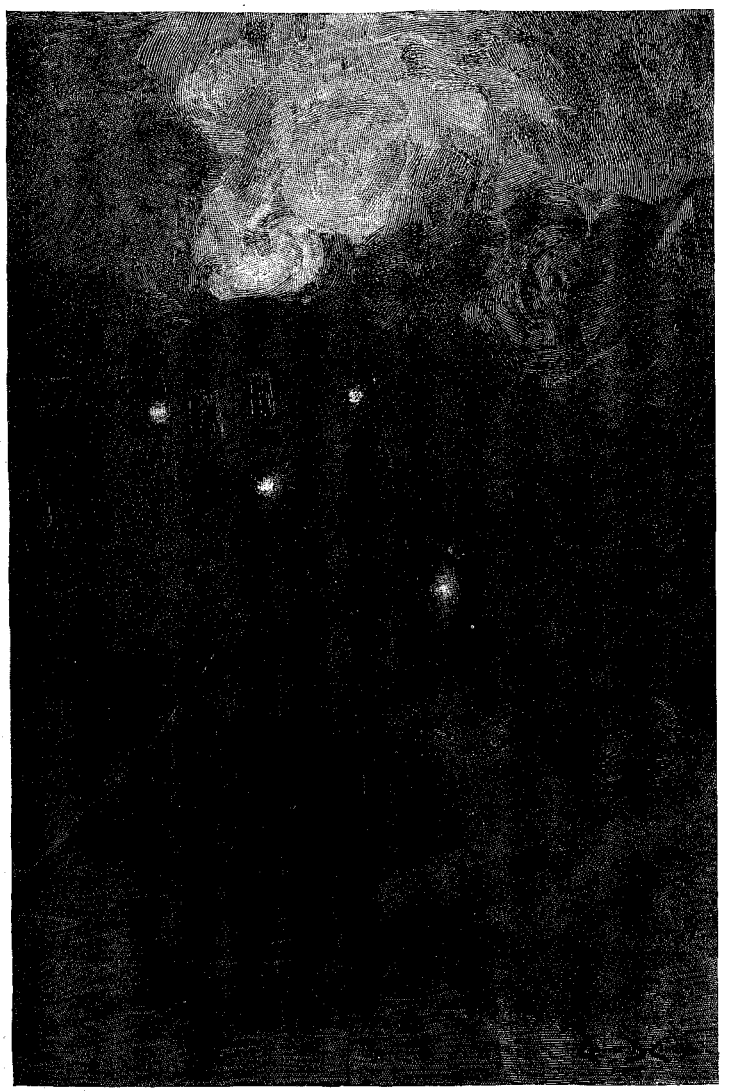
present was and the past had been. A better and happier life it must be, indeed, because lived with *her*, just as he had been a happier and better man when his mother was beside him; but in all else it would be the same. There had always been something toward which he was striving day by day and year by year; it would be so now. There would still be work to do, more work than ever, but it could not be huddled up all at once; it had got to be done by degrees, with patience and faithfulness; and if, even then, at the end of years, the result was not what he had hoped for, why — success was not the best thing in the world, nor losses the worst. And as to what people thought and said of him, that was their affair. Besides, it would be natural enough, not knowing the circumstances. Perhaps he, too, might think the same of a case like his own; probably he would; yes, certainly he would. He *was* hard—apt to put the worst construction on people's shortcomings. But he was not yet too old to learn better; he should learn of Helen with her sweet disposition, always ready to find an excuse for everybody and a good side to everything.



"O God! O God!" he moaned.—Page 639.

So his mental balance was as perfect as the physical when the stillness of night was suddenly rent by a fierce scream close at hand. He did not start; he put back his chair quietly and took his hat. There was no warning for him in that wild, importunate cry. And in any case it was too late now.

As he stepped out on the platform there was a rush and roar in his ears, a flash of light across his eyes, and the engine, the tender, the baggage-car, half the train, had thundered past before, with a horrible jerk at the heart, he knew what had happened and threw up his arms and shrieked. But who was to look or listen now? They had looked a little distance

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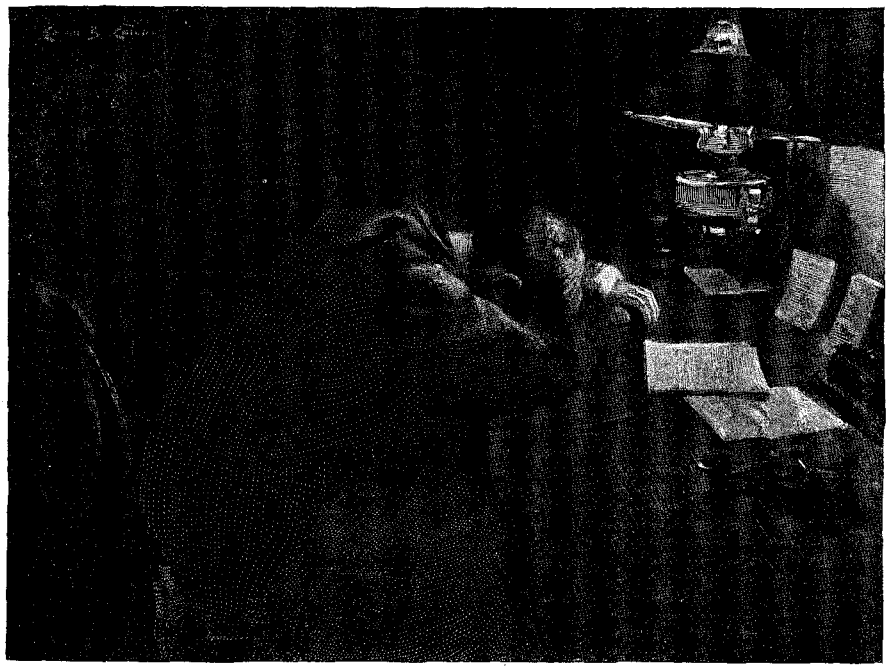

He sank forward on the table with a groan.—Page 640.

back, and not seeing the red light, had heard him say: "All safe—go ahead."

Frantically he ran beside the train, with an insane idea of catching hold somewhere and getting aboard, but struck himself against an obstacle at the end of the platform and sank down, as the last car swept by. "O God! O God!" he moaned.

He knew where, in the short run to the Junction, the collision would probably take place—on the curve or in the cutting—and in the space of a second he had lived through it all—the terrific shock when the two great engines came together, the grinding, and splitting, and crushing of iron and timber, as the one overrode the other and plunged into the passenger-cars, an instant of stillness when the wreck had settled, then shrieks and groans.

"O God! how could I? How could I?" he whispered, wildly, his fingers pressed upon his temples as if to still the raging commotion there, the dizzying round of thoughts that came and passed and came again.

The one opportunity for a wholesale slaughter. He had always been careful. But they paid him for that. They trusted him. This was worse than stealing. How many would be killed? And the burned, and crushed, and scalded, and crippled! What could he say? He *forgot!*

In the midst of it all, as if the capacity for suffering were strained beyond its power, there would come a complete apathy. That horrible slaughter was going to happen and he had caused it, but he felt it no more than if he were a log. And then the agony again. It was *going* to happen! and he threw out his hands, or thought he did, as one does in a dream to arrest some frightful calamity. With that the fatal round would start afresh. How could I? oh, how could I? and beneath everything else was a futile longing to be there, his life the first to go out in darkness and a blessed oblivion to all earthly things.

Suddenly he raised his head and listened. Was that the rattle of the receding train borne faintly to his ears and now dying away? Or was it—could it be—could one hear so far?

He had no idea how long he had lain there. It seemed a moment or two, but it might be longer. Had it already happened? Was it all over?

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That suggested something which made him struggle to his feet, and with the tottering steps of an old man he went down the platform, saying to himself: "I must —they must—help—doctors——"

He entered the familiar room—familiar yet remote, as seen under new conditions, with a dim wonder that such a place could be where such a thing could happen—made his way to the telegraph, and with shaking hands transmitted the incoherent words in which he tried to relate what had occurred.

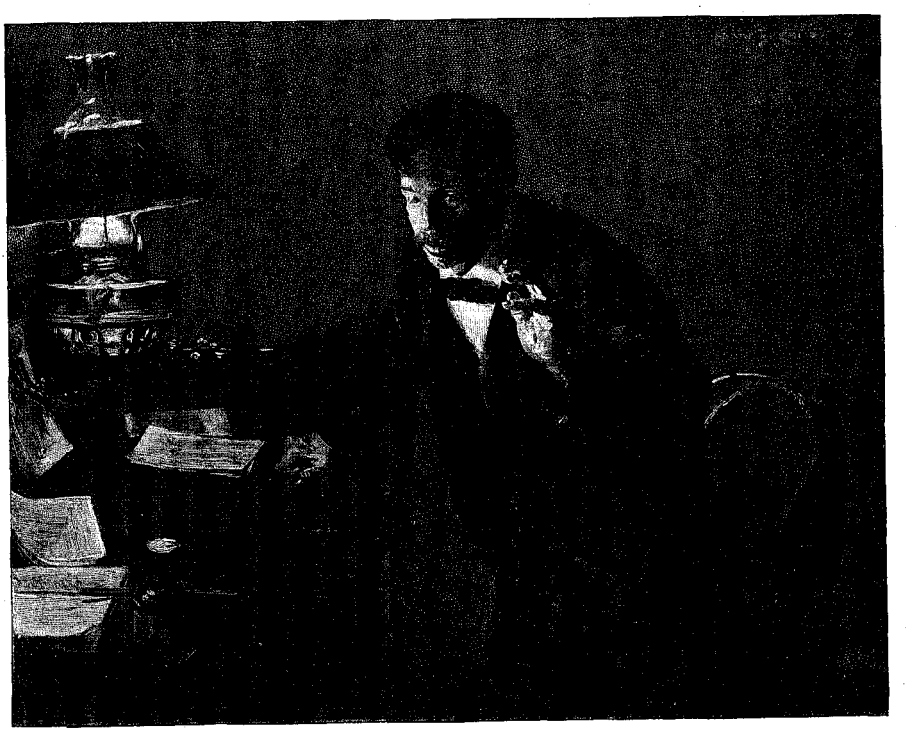
The familiar action restored him partly to himself. He knew now—or thought he knew—how the horror had come to pass. He saw himself sitting there after sending that other message. He had neglected his duty for a dream! A dream of happiness! *He* and happiness!

He sank forward on the table with a groan.

The operator at the Junction, unconscious of aught amiss, listened in wonder to the strange jumble that came over the wires. "What's he giving me?" he murmured to himself. He had been on the point of sending a message of his own, and waited impatiently for the gibberish to cease. "Should think he'd gone mad!"

Not quite. The wretched man at Bolton had his senses yet, for he heard when the machine said, on a sudden, close to his ear,

"Two. thirty. five. hot. box. send. on. express."



The wretched man at Bolton had his senses yet.

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THE STORY OF A PLAY

BY W. D. HOWELLS

VIII

THERE was no letter from Godolphin in the morning, but in the course of the forenoon there came a newspaper addressed in his handwriting, and later several others. They were Midland papers, and they had each, heavily outlined in ink, a notice of the appearance of Mr. Launcelot Godolphin in a new play written expressly for him by a young Boston *litterateur*. Mr. Godolphin believed the author destined to make his mark high in the dramatic world, he said in the course of a long interview in the paper which came first, an evening edition preceding the production of the piece, and plainly meant to give the public the right perspective. He had entered into a generous expression of his own feelings concerning it, and had given Maxwell full credit for the lofty conception of an American drama, modern in spirit, and broad in purpose. He modestly reserved to himself such praise as might be due for the hints his life-long knowledge of the stage had enabled him to offer the dramatist. He told how they had spent the summer near each other on the north shore of Massachusetts, and had met almost daily; and the reporter got a picturesque bit out of their first meeting at the actor's hotel, in Boston, the winter before, when the dramatist came to lay the scheme of the play before Godolphin, and Godolphin made up his mind, before he had heard him half through, that he should want the piece. He had permitted himself a personal sketch of Maxwell, which lost none of its original advantages in the diction of the reporter, and which represented him as young, slight in figure, with a refined and delicate face, bearing the stamp of intellectual force; a journalist from the time he had left school, and one of the best exponents of the formative influences of the press in the training of its votaries. From time to time it was hard for Maxwell to make out whose words the interview was couched in, but he acquitted Godolphin of the worst, and he certainly did not accuse him of the flowery terms giving his patriotic reasons for not producing the piece first in Toronto as he had meant to do. It appeared that, upon second thoughts, he had reserved this purely American drama for the opening night of his engagement in one of the most distinctively American cities, after having had it in daily rehearsal ever since the season began.

"I should think they had Pinney out there," said Maxwell, as he and his wife looked over the interview, with their cheeks together.

"Not at all!" she retorted. "It isn't the least like Pinney," and he was amazed to find that she really liked the stuff. She said that she was glad, now, that she understood why Godolphin had not opened with the play in Toronto, as he had promised, and she thoroughly agreed with him that it ought first to be given on our own soil. She was dashed for a moment when Maxwell made her reflect that they were probably the losers of four or five hundred dollars by the delay; then she said she did not care, that it was worth the money. She did not find the personal account of Maxwell offensive, though she contended that it did not do him full justice, and she cut out the interview and pasted it into a book, where she was going to keep all the notices of his play and every printed fact concerning it. He told her she would have to help herself out with some of the fables, if she expected to fill her book, and she said she did not care for that, either, and probably it was just such things as this interview that drew attention to the play, and must have made it go like wildfire that first night in Midland. Maxwell owned that it was but too likely, and then he waited hungrily for further word of his play, while she expected the next mail in cheerful faith.

It brought them four or five morning papers, and it seemed from these that a play might have gone like wildfire, and yet not been seen by a very large number of people. The papers agreed in a sense of the graceful compliment paid their city by Mr.

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Godolphin, who was always a favorite there, in producing his new piece at one of their theatres, and confiding it at once to the judgment of a cultivated audience, instead of trying it first in a subordinate place, and bringing it on with a factitious reputation worked up from all sorts of unknown sources. They agreed, too, that his acting had never been better; that it had great smoothness, and that it rose at times into passion, and was full of his peculiar force. His company was well chosen, and his support had an even excellence which reflected great credit upon the young star, who might be supposed, if he had followed an unwise tradition, to be willing to shine at the expense of his surroundings. His rendition of the rôle of Haxard was magnificent in one journal, grand in another, superb in a third, rich, full and satisfying in a fourth, subtle and conscientious in a fifth. Beyond this, the critics ceased to be so much of one mind. They were, by a casting vote, adverse to the leading lady, whom the majority decided an inadequate Salome, without those great qualities which the author had evidently meant to redeem a certain coquettish lightness in her; the minority held that she had grasped the rôle with intelligence, and expressed with artistic force a very refined intention in it. The minority hinted that Salome was really the great part in the piece, and that in her womanly endeavor to win back the lover whom she had not at first prized at his true worth, while her heart was wrung by sympathy with her unhappy father in the mystery brooding over him, she was a far more interesting figure than the less complex Haxard; and they intimated that Godolphin had an easier task in his portrayal. They all touched more or less upon the conduct of the subordinate actors in their parts, and the Maxwells, in every case, had to wade through their opinions of the playing before they got to their opinions of the play, which was the only vital matter concerned.

Louise would have liked to read them, as she had read the first, with her arm across Maxwell's shoulder, and, as it were, with the same eye and the same mind, but Maxwell betrayed an uneasiness under the experiment which made her ask: "Don't you *like* to have me put my arm round you, Brice?"

"Yes, yes," he answered, impatiently, "I like to have you put your arm around me on all proper occasions; but—it isn't favorable to collected thought."

"Why, *I* think it is," she protested with pathos, and a burlesque of her pathos. "I never think half so well as when I have my arm around you. Then it seems as if I thought with your mind. I feel so judicial."

"Perhaps I feel too emotional, under the same conditions, and think with *your* mind. At any rate, I can't stand it; and we can't both sit in the same chair either. Now, you take one of the papers and go round to the other side of the table. I want to have all my faculties for the appreciation of this noble criticism; it's going to be full of instruction."

He made her laugh, and she feigned a pout in obeying him; but, nevertheless, in her heart she felt herself postponed to the interest that was always first in him, and always before his love.

"And don't talk," he added, "or keep calling out, or reading passages ahead. I want to get all the sense there doesn't seem to be in this thing."

In fact the critics had found themselves confronted with a task which is always confusing to criticism, in the necessity of valuing a work of art so novel in material that it seems to refuse the application of criterions. As he followed their struggles in the endeavor to judge his work by such canons of art as were known to them, instead of taking it frankly upon the plane of nature and of truth, where he had tried to put it, and blaming or praising him as he had failed or succeeded in this, he was more and more bowed down within himself before the generous courage of Godolphin in rising to an appreciation of his intention. He now perceived that he was a man of far more uncommon intelligence than he had imagined him, and that in taking his play Godolphin had shown a zeal for the drama which was not likely to find a response in criticism, whatever its fate with the public might be. The critics frankly owned that in spite of its defects the piece had a cordial reception from the audience; that the principal actors were recalled again and again, and they reported that Godolphin had spoken both for the author and himself in acknowledging the applause, and had disclaimed all credit for their joint success. This made Maxwell ashamed of the suspicion he had harbored

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that Godolphin would give the impression of a joint authorship, at the least. He felt that he had judged the man narrowly and inadequately, and he decided that as soon as he heard from him, he would write and make due reparation for the tacit wrong he had done him.

Upon the whole he had some reason to be content with the first fortune of his work, whatever its final fate might be. To be sure, if the audience which received it was enthusiastic, it was confessedly small, and it had got no more than a foothold in the public favor. It must remain for further trial to prove it a failure or a success. His eye wandered to the column of advertised amusements for the pleasure of seeing the play announced there for the rest of the week. There was a full list of the pieces for the time of Godolphin's stay; but it seemed that neither at night nor at morning was Maxwell's play to be repeated. The paper dropped from his hand.

"What is the matter?" his wife asked, looking up from her own paper. "This poor man is the greatest possible goose. He doesn't seem to know what he is talking about, even when he praises you. But of course he has to write merely from a first impression. Do you want to change papers?"

Maxwell mechanically picked his up, and gave it to her. "The worst of it is," he said, with the sardonic smile he had left over from an unhappier time of life, "that he won't have an opportunity to revise his first impression."

"What do you mean?"

He told her, but she could not believe him till she had verified the fact by looking at the advertisements in all the papers.

Then she asked: "What in the world *does* he mean?"

"Not to give it there any more, apparently. He hasn't entered upon the perpetual performance of the piece. But if he isn't like Jefferson, perhaps he's like Rip; he don't count this time. Well, I might have known it! Why did I ever trust one of that race?" He began to walk up and down the room, and to fling out, one after another, the expressions of his scorn and his self-scorn. "They have no idea of what good faith is, except as something that brings down the house when they register a noble vow. But I don't blame him; I blame myself. What an ass, what an idiot, I was! Why, *he* could have told me not to believe in his promises; he is a perfectly honest man, and would have done it, if I had appealed to him. He didn't expect me to believe in them, and from the wary way I talked, I don't suppose he thought I did. He hadn't the measure of my folly. I hadn't, myself!"

"Now, Brice!" his wife called out to him, severely, "I won't have you going on in that way. When I denounced Godolphin you wouldn't listen to me; and when I begged and besought you to give him up, you always said he was the only man in the world for you, till I got to believing it, and I believe it now. Why, dearest," she added, in a softer tone, "don't you see that he probably had his programme arranged all beforehand, and couldn't change it, just because your play happened to be a hit? I'm sure he paid you a great compliment by giving it the first night. Now, you must just wait till you hear from him, and you may be sure he will have a good reason for not repeating it there."

"Oh, Godolphin would never lack for a good reason. And I can tell you what his reason in this case will be: that the thing was practically a failure, and that he would have lost money if he had kept it on."

"Is that what is worrying you? I don't believe it was a failure. I think from all that the papers say, and the worst that they say, the piece was a distinct success. It was a great success with nice people, you can see that for yourself and it will be a popular success, too, I know it will, as soon as it gets a chance. But you may be sure that Godolphin has some scheme about it, and that if he doesn't give it again in Midland, it's because he wants to make people curious about it, and hold it in reserve, or something like that. At any rate, I think you ought to wait for his letter before you denounce him."

Maxwell laughed again at these specious arguments, but he could not refuse to be comforted by them, and he had really nothing to do but to wait for Godolphin's letter. It did not come the next mail, and then his wife and he collated his dispatch with the newspaper notices, and tried to make up a judicial opinion from their combined testimony concerning the fate of the

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play with the audience. Their scrutiny of the telegram developed the fact that it must have been sent the night of the performance, and while Godolphin was still warm from his recalls and from the congratulations of his friends; it could not have reached them so soon as it did in the morning if it had been sent to the office then; it was not a night message, but it had probably lain in the office over night. In this view it was not such valuable testimony to the success of the play as it had seemed before. But a second and a third reading of the notices made them seem friendlier than at first. The Maxwells now perceived that they had first read them in the fever of their joy from Godolphin's telegram, and that their tempered approval had struck cold upon them because they were so overheated. They were really very favorable, after all, and they witnessed to an interest in the play which could not be ignored. Very likely the interest in it was partly from the fact that Godolphin had given it, but apart from this it was evident that the play had established a claim of its own. The mail, which did not bring a letter from Godolphin, brought another copy of that evening paper which had printed the anticipatory interview with him, and this had a long and careful consideration of the play in its editorial columns, apparently written by a lover of the drama, as well as a lover of the theatre. Very little regard was paid to the performance, but a great deal to the play, which was skilfully analyzed, and praised and blamed in the right places. The writer did not attempt to forecast its fate, but he said that whatever its fate with the public might be, here at least was a step in the direction of a drama dealing with facts of American life —simply, vigorously, and honestly. It had faults of construction, but the faults were not the faults of weakness. They were rather the effect of a young talent addressing itself to the management of material too rich, too abundant for the scene, and allowing itself to touch the borders of melodrama in its will to enforce some tragic points of the intrigue. But it was not mawkish and it was not romantic. In its highest reaches it made you think, by its stern and unflinching fidelity to the implications, of Ibsen; but it was not too much to say that it had a charm often wanting to that master. It was full of the real American humor; it made its jokes, as Americans did, in the very face of the most disastrous possibilities; and in the love-passages it was delicious. The whole episode of the love between Haxard's daughter, Salome, and Atland was simply the sweetest and freshest bit of nature in the modern drama. It daringly portrayed a woman in circumstances where it was the convention to ignore that she ever was placed, and it lent a grace of delicate comedy to the sombre ensemble of the piece, without lowering the dignity of the action or detracting from the sympathy the spectator felt for the daughter of the homicide; it rather heightened this.

Louise read the criticism aloud, and then she and Maxwell looked at each other. It took their breath away; but Louise got her breath first. "Who in the world would have dreamed that there was any one who could write such a criticism, *out there?*"

Maxwell took the paper, and ran the article over again. Then he said, "If the thing did nothing more than get itself appreciated in that way, I should feel that it had done enough. I wonder who the fellow is! Could it be a woman?"

There was, in fact, a feminine fineness in the touch, here and there, that might well suggest a woman, but they finally decided against the theory: Louise said that a woman writer would not have the honesty to own that the part Salome played in getting back her lover was true to life, though every woman who saw it would know that it was. She examined the wrapper of the newspaper, and made sure that it was addressed in Godolphin's hand, and she said that if he did not speak of the article in his letter, Maxwell must write out to the newspaper and ask who had done it.

Godolphin's letter came at last, with many excuses for his delay. He said he had expected the newspaper notices to speak for him, and he seemed to think that they had all been altogether favorable to the play. It was not very consoling to have him add that he now believed the piece would have run the whole week in Midland, if he had kept it on; but he had arranged merely to give it a trial, and Maxwell would understand how impossible it was to vary a programme which had once been made out. One thing was certain,

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however: the piece was an assured success, and a success of the most flattering and brilliant kind, and Godolphin would give it a permanent place in his *répertoire*. There was no talk of his playing nothing else, and there was no talk of putting the piece on for a run, when he opened in New York. He said he had sent Maxwell a paper containing a criticism in the editorial columns, which would serve to show him how great an interest the piece had excited in Midland, though he believed the article was not written by one of the regular force, but was contributed from the outside by a young fellow who had been described to Godolphin as a sort of Ibsen crank. At the close, he spoke of certain weaknesses which the piece had developed in the performance, and casually mentioned that he would revise it at these points as he found the time; it appeared to him that it needed overhauling, particularly in the love episode; there was too much of that, and the interest during an entire act centred so entirely upon Salome that, as he had foreseen, the rôle of Haxard suffered.

IX

The Maxwells stared at each other in dismay when they had finished this letter, which Louise had opened, but which they read together, she looking over his shoulder. All interest in the authorship of the article of the Ibsen crank, all interest in Godolphin's apparent forgetfulness of his solemn promises to give the rest of his natural life to the performance of the piece, was lost in amaze at the fact that he was going to revise it to please himself, and to fashion Maxwell's careful work over in his own ideal of the figure he should make in it to the public. The thought of this was so petrifying that even Louise could not at once find words for it, and they were both silent, as people sometimes are, when a calamity has befallen them, in the hope that if they do not speak it will turn out a miserable dream.

"Well, Brice," she said at last, "you certainly never expected *this!*"

"No," he answered with a ghastly laugh, "this passes my most sanguine expectations, even of Godolphin. Good heaven! Fancy the botch he will make of it!"

"You mustn't let him touch it. You must demand it back, peremptorily. You must telegraph!"

"What a mania you have for telegraphing," he retorted. "A special delivery postage-stamp will serve every purpose. He isn't likely to do the piece again for a week, at the earliest." He thought for awhile, and then he said, "In a week he'll have a chance to change his mind so often, that perhaps he won't revise and overhaul it, after all."

"But he mustn't think that you would suffer it for an instant," his wife insisted. "It's an indignity that you should not submit to; it's an outrage!"

"Very likely," Maxwell admitted, and he began to walk the floor, with his head fallen, and his fingers clutched together behind him. The sight of his mute anguish wrought upon his wife and goaded her to more and more utterance.

"It's an insult to your genius, Brice, dear, and you must resent it. I am sure I have been as humble about the whole affair as any one could be, and I should be the last person to wish you to do anything rash. I bore with Godolphin's suggestions, and I let him worry you to death with his plans for spoiling your play, but I certainly didn't dream of anything so high-handed as his undertaking to work it over himself, or I should have insisted on your breaking with him long ago. How patient you have been through it all! You've shown so much forbearance, and so much wisdom, and so much delicacy in dealing with his preposterous ideas, and then, to have it all thrown away! It's too bad!"

Maxwell kept walking back and forth, and Louise began again at a new point.

"I was willing to have it remain simply a *succès d'estime*, as far as Midland was concerned, though I think you were treated abominably in that, for he certainly gave you reason to suppose that he would do it every night there. He says himself that it would have run the whole week; and you can see from that article how it was growing in public favor all the time. What has become of his promise to play nothing else, I should like to know? And he's only played it once, and now he proposes to revise it himself!"

Still Maxwell walked on and she continued:

"I don't know what I shall say to my

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family. They can never understand such a thing, never! Papa couldn't conceive of giving a promise and not keeping it, much less giving a promise just for the *pleasure* of breaking it. What shall I tell them, Brice? I can't bear to say that Godolphin is going to make your play over, unless I can say at the same time that you've absolutely forbidden him to do so. That's why I wanted you to telegraph. I wanted to say you had telegraphed."

Maxwell stopped in his walk and gazed at her, but she could feel that he did not see her, and she said:

"I don't know that it's actually necessary for me to say anything at present. I can show them the notices or that article alone. It's worth all the rest put together, and then we can wait, and see if we hear anything more from Godolphin. But now I don't want you to lose any more time. You must write to him at once, and absolutely forbid him to touch your play. Will you?"

Her husband returned from his wanderings of mind and body, and as he dropped upon the lounge at her side, he said, gently, "No, I don't think I'll write at all, Louise."

"Not write at all! Then you're going to let him tamper with that beautiful work of yours?"

"I'm going to wait till I hear from him again. Godolphin is a good fellow——"

"Oh!"

"And he won't be guilty of doing me injustice. Besides," and here Maxwell broke off with a laugh that had some gayety in it, "he couldn't. Godolphin is a fine actor, and he's going to be a great one, but his gifts are not in the line of literature."

"I should think not!"

"He couldn't change the piece any more than if he couldn't read or write. And if he could, when it came to touching it, I don't believe he would, because the fact would remind him that it wasn't fair. He has to realize things in the objective way before he can realize them at all. That's the stage. If they can have an operator climbing a real telegraph-pole to tap the wire and telegraph the girl he loves that he is dead, so that she can marry his rich rival and go to Europe and cultivate her gift for sculpture, they feel that they have got real life."

Louise would not be amused, or laugh with her husband at this. "Then what in the world does Godolphin mean?" she demanded.

"Why, being interpreted out of actor's parlance, he means that he wishes he could talk the play over with me again and be persuaded that he is wrong about it."

"I must say," Louise remarked, after a moment for mastering the philosophy of this, "that you take it very strangely, Brice."

"I've thought it out," said Maxwell.

"And what are you going to do?"

"I am going to wait the turn of events. My faith in Godolphin is unshaken—such as it is."

"But what is going to be our attitude in regard to it?"

"Attitude? With whom?"

"With our friends. Suppose they ask us about the play, and how it is getting along. And my family?"

"I don't think it will be necessary to take any attitude. They can think what they like. Let them wait the turn of events, too. If we can stand it, they can."

"No, Brice," said his wife. "That won't do. We might be silently patient ourselves, but if we left them to believe that it was all going well, we should be living a lie."

"What an extraordinary idea!"

"I've told papa and mamma — we've both told them, though I did the talking, you can say—that the play was a splendid success, and Godolphin was going to give it seven or eight times a week; and now if it's a failure——"

"It *isn't* a failure!" Maxwell retorted, as if hurt by the notion.

"No matter! If he's only going to play it once a fortnight, or so, and is going to tinker it up to suit himself without saying by-your-leave to you, I say we're occupying a false position, and that's what I mean by living a lie."

Maxwell looked at her in that bewilderment which he was beginning to feel at the contradictions of her character. She sometimes told outright little fibs which astonished him; society fibs she did not mind at all; but when it came to people's erroneously inferring this or that from her actions, she had a yearning for the explicit truth that nothing else could appease. He,

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on the contrary, was indifferent to what people thought, if he had not openly misled them. Let them think this, or let them think that; it was altogether their affair; and he did not hold himself responsible; but he was ill at ease with any conventional lie on his conscience. He hated to have his wife say to people, as he sometimes overheard her saying, that he was out, when she knew he had run upstairs with his writing to escape them; she contended that it was no harm, since it deceived nobody.

Now he said, "Aren't you rather unnecessarily complex?"

"No, I'm not. And I shall tell papa as soon as I see him just how the case stands. Why, it would be dreadful if we let him believe it was all going well, and perhaps tell others that it was, and we knew all the time that it wasn't. He would hate that, and he wouldn't like us for letting him."

"Hadn't you better give the thing a chance to go right? There hasn't been time, yet."

"No, dearest, I feel that since I've bragged so to papa, I ought to eat humble pie before him, as soon as possible."

"Yes. Why should you make me eat it, too?"

"I can't help that; I would if I could. But, unfortunately, we are one."

"And you seem to be the one. Suppose I should ask you not to eat humble pie before your father?"

"Then, of course, I should do as you asked. But I hope you won't."

Maxwell did not say anything, and she went on, tenderly, entreatingly, "And I hope you'll never allow me to deceive myself about anything you do. I should resent it a great deal more than if you had positively deceived me. Will you promise me, if anything sad or bad happens, that you don't want me to know because it will make me unhappy or disagreeable, you'll tell me at once?"

"It won't be necessary. You'll find it out."

"No, do be serious, dearest. *I* am *very* serious. Will you?"

"What is the use of asking such a thing as that? It seems to me that I've invited you to a full share of the shame and sorrow that Godolphin has brought upon me."

"Yes, you have," said Louise, thoughtfully. "And you may be sure that I appreciate it. Don't you like to have me share it?"

"Well, I don't know. I might like to get at it first myself."

"Ah, you didn't like my opening Godolphin's letter when it came!"

"I shouldn't mind, now, if you would answer it."

"I shall be only too glad to answer it, if you will let me answer it as it deserves."

"That needs reflection."

X

THE weather grew rough early in September, and all at once, all in a moment, as it were, the pretty watering-place lost its air of summer gayety. The sky had an inner gray in its blue; the sea looked cold. A few hardy bathers braved it out on select days in the surf, but they were purple and red when they ran up to the bath-houses, and they came out wrinkled, and hurried to their hotels, where there began to be a smell of steam heat and a snapping of radiators in the halls. The barges went away laden to the stations, and came back empty, except at night, when they brought over the few and fewer husbands whose wives were staying down simply because they hated to go up and begin the social life of the winter. The people who had thronged the grassy-bordered paths of the village, dwindled in number; the riding and driving on the roads was less and less; the native life showed itself more in the sparsity of the sojourners. The sweet fern in the open fields, and the brakes and blackberry-vines among the bowlders, were blighted with the cold wind; even the sea-weed swaying at the foot of the rocks seemed to feel a sharper chill than that of the brine. A storm came, and strewed the beach with kelp, and blew over half the bath-houses; and then the hardiest lingerer ceased to talk of staying through October. There began to be rumors at the Maxwells' hotel that it would close before the month was out; some ladies pressed the landlord for the truth, and he confessed that he expected to shut the house by the 25th. This spread dismay; but certain of the boarders said they would go to the other hotels which were to

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keep open till October. The dependent cottages had been mostly emptied before; those who remained in them, if they did not go away, came into the hotel. The Maxwell's themselves did this at last, for the sake of the warmth and the human companionship around the blazing hearth-fires in the parlors. They got a room with a stove in it, so that he could write; and there was a pensive, fleeting cosiness in it all, with the shrinking numbers in the vast dining-room grouped at two or three tables for dinner, and then gathered in the light of the evening lamps over the evening papers. In these conditions there came, if not friendship, an intensification of acquaintance, such as is imaginable of a company of cultured castaways. Ladies who were not quite socially certain of one another in town, gossiped fearlessly together; there was whist among the men; more than once it happened that a young girl played or sang by request, and not, as so often happens where a hotel is full, against the general desire. It came once to a wish that Mr. Maxwell would read something from his play; but no one had the courage to ask him. In society he was rather severe with women, and his wife was not sorry for that; she made herself all the more approachable because of it. But she discouraged the hope of anything like reading from him; she even feigned that he might not like to do it without consulting Mr. Godolphin, and if she did not live a lie concerning the status of his play, she did not scruple to tell one, now and then.

That is, she would say it was going beyond their expectations, and this was not so fabulous as it might seem, for their expectations were not so high as they had been, and Godolphin was really playing the piece once or twice a week. They heard no more from him by letter, for Maxwell had decided that it would be better not to answer his missive from Midland; but he was pretty faithful in sending the newspaper notices whenever he played, and so they knew that he had not abandoned it. They did not know whether he had carried out his threat of overhauling it; and Maxwell chose to remain in ignorance of the fact till Godolphin himself should speak again. Unless he demanded the play back, he was really helpless, and he was not ready to do that, for he hoped that when the actor brought it on to New York he could talk with him about it, and come to some understanding. He had not his wife's belief in the perfection of the piece; it might very well have proved weak in places, and after his first indignation at the notion of Godolphin's revising it, he was willing to do what he could to meet his wishes. He did not so much care what shape it had in these remote theatres of the West; the real test was New York, and there it should appear only as he wished.

It was a comfort to his wife when he took this stand, and she vowed him to keep it; she would have made him go down on his knees and hold up his right hand, which was her notion of the way an oath was taken in court, but she did not think he would do it, and he might refuse to seal any vow at all if she urged it.

In the meanwhile she was not without other consolations. At her insistance he wrote to the newspaper which had printed the Ibsen crank's article on the play, and said how much pleasure it had given him, and begged his thanks to the author. They got a very pretty letter back from him, adding some praises of the piece which he said he had kept out of print, because he did not want to seem too gushing about it; and he ventured some wary censures of the acting, which he said he had preferred not to criticise openly, since the drama was far more important to him than the theatre. He believed that Mr. Godolphin had a perfect conception of the part of Haxard, and a thorough respect for the piece, but his training had been altogether in the romantic school; he was working out of it; but he was not able at once to simplify himself. This was in fact the fault of the whole company. The girl who did Salome had moments of charming reality, but she too suffered from her tradition, and the rest went from bad to worse. He thought that they would all do better as they familiarized themselves with the piece, and he deeply regretted that Mr. Godolphin had been able to give it only once in Midland.

At this Mrs. Maxwell's wounds inwardly bled afresh, and she came little short of bedewing the kind letter with her tears. She made Maxwell answer it at once, and she would not let him deprecate the writer's worship of him as the first American dramatist to attempt something in the spirit of

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the great modern masters abroad. She contended that it would be as false to refuse this tribute as to accept one that was not due him, and there could be no doubt but it was fully and richly merited. The critic wrote again in response to Maxwell, and they exchanged three or four letters.

What was even more to Louise was the admirable behavior of her father when she went to eat humble pie before him. He laughed at the notion of Godolphin's meddling with the play, and scolded her for not taking her husband's view of the case, which he found entirely reasonable, and the only reasonable view of it. He argued that Godolphin simply chose to assert in that way a claim to joint authorship, which he had all along probably believed he had, and he approved of Maxwell's letting him have his head in the matter, so far as the West was concerned. If he attempted to give it with any alterations of his own in the East, there would be time enough to stop him. Louise seized the occasion to confirm herself in her faith that her father admired Maxwell's genius as much as she did herself; and she tried to remember just the words he used in praising it, so that she could repeat them to Maxwell. She also committed to memory his declaration that the very fact of Godolphin's playing the piece every now and then was proof positive that he would be very reluctant to part with it, if it came to that. This seemed to her very important, and she could hardly put up with Maxwell's sardonic doubt of it.

Before they left Magnolia there came a letter from Godolphin himself, wholly different in tone from his earlier letter. He said nothing now of overhauling the piece, which he felt was gradually making its way. He was playing it at various one-night stands in the Northwest, preparatory to bringing it to Chicago and putting it on there for a week, and he asked if Maxwell could not come out and see it there. He believed they were all gradually getting down to it, and the author's presence at the rehearsals would be invaluable. He felt more and more that they had a fortune in it, and it only needed careful working to realize a bonanza. He renewed his promises, in view of its success so far, to play it exclusively if the triumph could be clinched by a week's run in such a place as Chicago. He wrote from Grand Rapids, and asked Maxwell to reply to him at Oshkosh.

"Tell him you'll come, of course," said his wife.

Maxwell shook his head. "He doesn't mean this any more than he meant to revise the thing himself. He probably finds that he can't do that, and wants me to do it. But if I did it, he might take it off after the first night in Chicago if the notices were unfavorable."

"But they wont be," she argued. "I *know* they wont."

"I should simply break him up from the form he's got into, if I went to the rehearsals. He must keep on doing it in his own way till he comes to New York."

"But think of the effect it will have in New York, if you should happen to make it go in Chicago!"

"It wont have the slightest effect. When he brings it East, it will have to make its way just as if it had never been played anywhere before."

A bright thought occurred to Louise. "Then tell him that if he will bring it on to Boston, you will superintend all the rehearsals. And I will go with you to them."

Maxwell only laughed at this. "Boston wouldn't serve any better than Chicago, as far as New York is concerned. We shall have to build a success from the ground up, there, if we get one. It might run a whole winter in Boston, and then we should probably begin with half a house in New York, or a third. The only advantage of trying it anywhere before, is that the actors will be warm in their parts. Besides, do you suppose Godolphin could get a theatre in Boston out of the order of his engagement there next spring?"

"Why not?"

"Simply because every night at every house is taken six months beforehand."

"Who would ever have dreamt," said Louise, ruefully, "that simply writing a play would involve anyone in all these exasperating business details."

"Nobody can get free of business," Maxwell returned.

"Then I will tell you," she brightened up to say. "Why not sell him the piece outright, and wash your hands of it?"

"Because, he wouldn't buy it outright, and if I washed my hands of it, he could do what he pleased with it. If he couldn't

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tinker it up himself, he could hire someone else to do it, and that would be worse yet."

"Well, then, the only thing for us to do is to go on to New York, and wait there till Godolphin comes. I suppose papa and mamma would like to have us stay through October with them in Boston, but I don't see much sense in that, and I don't choose to have the air of living on them. I want to present an unbroken front of independence from the beginning, as far as inquiring friends are concerned; and in New York we shall be so lost to sight that nobody will know how we are living. You can work at your new play, while we're waiting, and we can feel that the onset in the battle of life has sounded."

Maxwell laughed as she meant him, at the mock heroics of her phrase, and she pulled off his hat, and rubbed his hair round on his skull in exultation at having arrived at some clear understanding. "I wouldn't have hair like silk," she jeered.

"And I wouldn't have hair like corn-silk," he returned. "At least not on my own head."

"Yes, it *is* coarse. And it's yours, quite as much as mine," she said, thoughtfully. "We *do* belong to each other utterly, don't we? I never thought of it in that light before. And now our life has gone into your work, already! I can't tell you, Brice, how sweet it is to think of that love-business being our own! I shall be so proud of it on the stage! But as long as we live no one but ourselves must know anything about it. Do you suppose they will?" she asked, in sudden dismay.

He smiled. "Should you care?"

She reflected a moment. "No!" she shouted, boldly. "What difference?"

"Godolphin would pay any sum for the privilege of using the fact as an advertisement. If he could put it into Pinney's hands, and give him *carte blanche*, to work in all the romance he liked——"

"Brice!" she shrieked.

"Well, we needn't give it away, and if *we* don't, nobody else will."

"No, and we must always keep it sacredly secret. Promise me one thing!"

"Twenty!"

"That you will let me hold your hand all through the first performance of that part. Will you?"

"Why, we shall be set up like two brazen images in a box, for all the first-nighters to stare at, and the society reporters to describe. What would society journalism say to your holding my hand throughout the tender passages? It would be onto something personal in them in an instant."

"No, now I will show you how we will do." They were sitting in a nook of the rocks, in the pallor of the late September sunshine, with their backs against a warm bowlder. "Now, give me your hand."

"Why, you've got hold of it already."

"Oh, yes, so I have! Well, I'll just grasp it in mine, firmly, and let them both rest on your knee, so; and fling the edge of whatever I'm wearing on my shoulders over them, or my mantle, if it's hanging on the back of the chair, so"—she flung the edge of her shawl over their clasped hands to illustrate—"and nobody will suspect the least thing. Suppose the sea was the audience—a sea of faces you know; would anyone dream down there that I was squeezing your hand at all the important moments, or you squeezing mine?"

"I hope they wouldn't think me capable of doing anything so indelicate as squeezing a lady's hand," said Maxwell. "I don't know what they might think of you, though, if there was any such elaborate display of concealment as you've got up here."

"Oh, this is merely rehearsing. Of course, I shall be more adroit, more careless, when I really come to it. But what I mean is that when we first see it together, the love-business, I shall want to feel that you are feeling every instant just as I do. Will you?"

"I don't see any great objection to that. We shall both be feeling very anxious about the play, if that's what you mean."

"That's what I mean in one sense," Louise allowed. "Sha'n't you be very anxious to see how they have imagined Salome and Atland?"

"Not so anxious as about how Godolphin has 'created' Haxard."

"I care nothing about that. But if the woman who does *me* is vulgar, or underbred, or the least bit coarse, and doesn't keep the character just as sweet and delicate as you imagined it, I don't know what I shall do to her."

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"Nothing violent, I hope," Maxwell suggested languidly.

"I am not so sure," said Louise. "It's a dreadfully intimate affair with me, and if I didn't like it, I should hiss, anyway.

Maxwell laughed long and loud. "What a delightful thing that would be for society journalism. 'At one point, the wife of the author was apparently unable to control her emotions, and she was heard to exyress her disapprobation by a prolonged sibillation. All eyes were turned upon the box where they sat together with their hands clasped under the edge of her mantle.' No, you mustn't hiss, my dear; but if you find Salome getting too much for you, you can throw a dynamite bomb at the young woman who is doing her. I dare say we shall want to blow up the whole theatre before the play is over."

"Oh, I don't believe we shall. I know the piece will go splendidly if the love-business is well done. But you can understand, can't you, just how I feel about Salome?"

"I think I can, and I am perfectly sure that you will be bitterly disappointed in her, no matter how she's done, unless you do her yourself,"

"I wish I could!"

"Then the other people might be disappointed."

(To be continued.)

A MAY SONG

By Archibald Lampman

THE elm-trees in the field are waiting,
Smiling and ready for the leaves.
The spiders on the pools are skating.
The little sparrow builds and weaves.

The blue bird in his glory hovers
About the meadow all day long,
And, tenderest of plumèd lovers,
Beguiles his mèrry mate with song.

The grass in all the world is springing.
The air is full of wind and sun.
I hear a thousand waters singing.
The fortress of the year is won.

And yonder in the blue, past noting,
Where thoughts and phantasies go free,
The little careless clouds are floating,
Like ships upon a windless sea.

Blue heaven and brown earth compel me.
I wander as a child at play.
What was it, little sparrow, tell me,
That made me grieve so yesterday?

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THE POINT OF VIEW

THE person who classified all mankind under two heads—as those who have money and those who are trying to get it away from them—must find reason in these times to be unusually well pleased with his classification. Whether from the increase of wealth or the decrease of it, or from the rise and spread of desperate penny newspapers, or the silver scare, or whatever cause, a considerable part of the community seem to be bestowing a most unusual amount of attention upon their brethren the rich. "What is my duty to my neighbor?" gets slight attention in the current catechism. What we all seem to be asking is "What is our rich neighbor's duty to us?" Answers abound; some negative, some positive. We heard it said the other day that rich people ought not in these times of dissatisfaction to spend money so lavishly on dress and entertainment as to increase the envy of the distressed poor. This opinion was duly controverted by that of those who applauded all signs of a propensity on the part of people who had money to spend it and thereby promote trade and the employment of labor. The comptroller of the State of New York lately declared that people of very large fortune ought to pay a larger proportion of the taxes; that inheritance taxes should be increased, and the prevalent practice of dodging taxation of personal property should be abandoned. It is to the interest of very rich people, the comptroller declares, to do their full pecuniary duty by the community, that the jealousy of their abundance may be lessened and that the hands of the defenders of the rights of property may be strengthened. Conversely, the opinion is advanced that supporters of this and similar theories are helping on by their representations the very danger which they think they see and the growth of which they fear and deplore. We are told that if attempts to extort from the shrewd and fortunate a share of their accumulations do not cease, capital, always timid, will feel itself even less safe than at present, and will either retire into the security of strong-boxes or drain away out of the country altogether, leaving industrial depression behind it and making worse of what is bad enough.

The Problem of Dives.

The attitude of conscientious citizens of limited means toward their affluent brethren seems to abound somewhat overmuch in perplexities. What are we to do? The poor we have always with us; but at present we have the rich, too. If we are to have either, we would rather have both. We are fully sure that if we seized the property of the rich and gave it to the poor, the result would very soon be universal poverty. We know that when we interfere unjustly with property rights our axe goes right to the root of public prosperity. We admit that immense accumulations of wealth in individual hands are, in some respects, an evil; but we suspect that it is a necessary evil. It is an evil, too, that is qualified by a great deal of good. Nature wastes nothing. Her opportunities for using things are too great for anything to miss all of them. So it seems to be in some degree with the biggest fortunes. What our rich man spends employs labor somewhere. What he cannot spend becomes capital and employs more labor, and what he gives away does some good—at least we hope so. What he locks up in a steel-box does nobody any good for the time being; but he won't lock money up unless he is frightened into it.

Alas for Dives! whom every reformer wants to reform, whom every Socialist wants to strip, whom every Populist wants to loot, whom every demagogue wants to fatten on,

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and every promoter and philanthropist and college-president and trustee of school or hospital or museum to "interest." Alas for him! There was an Attila who was a Scourge and a Charles who was a Hammer. Our Dives is neither, but a far milder thing—a Pocket. Every rascal tries to dip into him; good men warn him that he should relax his strings; bad men threaten to rip him up; and in the intervals between assaults his own conscience warns him that he has far more than his proper share of this world's goods. He is not happier in this world than most of us, and for the world to come the Scripture gives him only slight encouragement to hope for better times. What shall we say to him? Not much—there is no need; he talks to himself. But what we do say let us say to him directly, and let it be comforting—if possible. Let him try to be honest. That is all.

A New Wakefield.

HAWTHORNE'S Wakefield, leaving his home on a moment's whim, and keeping away, though near at hand, for twenty years, watching the lapse of time deal with his quiet bourgeois surroundings and his tranquilly aging wife, is a figure drawn with only a few strokes of suggestion, but unforgettable and haunting the imagination with its possibilities. Revisitors of the Monte Cristo order (though far from their great prototype) and Enoch Ardens we have had in plenty; but I have often wondered why more attention has not been given to the man who comes back after disappearance, not to carry out some vengeance or die to slow music in the possession of a dramatic secret, but only to live unrecognized in his own world and look on at its changes—for the pure psychological interest of his position and its advantages.

There is no doubt that this is one of the commonest forms of fancy, in which even the unimaginative man indulges; either in thinking how he himself, free in some uninvented way of the actual cares of participation, should like to look on at his family and friends, and even his enemies, carrying on the life he knows without him and without thought of him; or how it would be if someone near to him and long gone could see how he and the rest are doing the thing—what prophecies have gone wrong, how the man is up who was expected to be down and down who was expected to be up, how important are the trifles of the past and how trifling the things which seemed vital. Probably both shapes of the fancy are most common to middle age, and both deal (this shows the master-hand in Wakefield's case) with the ordinary course of personal life, not with the *Weltgeschichte*. Nobody devotes any time to imagining what his father, if he could step quietly into the world again, would think of the progress of electricity or the fall of an empire; it is of the children we have raised up, the place we have taken, the case we have won, the book we have written, or the failure we have made of it all, that I suspect we most of us unconsciously picture an imagined revisitor as thinking, and on these things that we should like to know his opinions. So if we ourselves were the revisitors—does the fancy owe its attraction and persistency to anything but the notion of seeing our own small world working without us? A man may think in large moments that the advantage of the position would lie in seeing

> The vision of the world,
> And all the wonder that would be.

The interest of it would really lie in seeing unseen what Mrs. Wakefield, and the middle-aged Wakefields whom we had left young, were doing; whether Robinson, whose success we had resented because we knew it was undeserved, had been found out yet; and so on. We should get some momentary thrills out of the great signs of progress, no doubt; but I am afraid only a few of us would use a philosophical opportunity very philosophically. Are we to spend our personal immortality in this way, I wonder?

In any case, there are great possibilities in a new Wakefield—perhaps only limited temporarily by the absence of a new Hawthorne. I wish some of our psychological novelists would think of the matter.

IT has so long been the fashion among really kindly minded foreigners to decry our national breathlessness that anything said in its favor, in these inflammable times, may seem open almost to the charge of jingoism. Yet is it not possible that even in our habit of being continually in a hurry we have ordered things better than we knew, as a distinguished critic has lately decided is the case with our sky-scraping architecture? We ourselves have been inclined to look askance at the working out in iron and stone of the prob-

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lem involved in securing an adequate financial return on the thousands invested in each foot of down-town street frontage. But now it seems that these tower-like structures are the one manifestation of national spirit in our art. In view of this, I should not be surprised if a very pretty case would yet be made out in favor of our general habit of being in a hurry.

Certain Advantages of Not Having Time.

The solemn necessity of making the most of every moment has been so unduly celebrated that the advantages of a lack of time seem to have been almost entirely overlooked. Yet anyone who turns the pages of his history at all carefully, or keeps a curious eye upon his own immediate circle, can have ample proof of the inadequacy of any such one-sided notion. Even as a utilitarian expedient, the lack of time resulting from having every available minute crowded to the brim is not to be despised. Not a few of the world's eminent successes have unconsciously had success thrust upon them by this very means. Among men of affairs even, the happy chance of fortuitous limitations—almost always reducible to mere lack of time for more varied pursuits—has kept many a one's nose down to the single anvil on which he has hammered out an enviable triumph. But it is perhaps in that doubtful borderland of art, where so many ineffectual lances are hourly shattered, that the quieting influence of a simple lack of time has made most for sanity. In a growing community such as ours the amount of crudity alone that has been suppressed by this simple means must be immense.

Assiduous, for example, believes that he has in him the making of another Monet, and foolishly regrets that his duties at the insurance office eat up all his daylight hours. Zweiback is certain that Boccaccio's mantle has fallen on his shoulders, and spends his brief leisure deploring that the exactions of a bookkeeper's existence prevent his showing what is in him—forgetting, in his delusion, that at best the garment had been pretty well worn before he got it, and must, with all its brushing and pressing, be a faded, cheapened thing, smelling of the renovator's iron. Under less favorable circumstances, Assiduous might have painted, Zweiback might have written. As it is, the commiseration of their unthinking friends is presumptuous and out of place. The insurance business and the bookkeeper's desk have served a beneficent purpose, giving, in each instance, the inestimable boon of a lack of time. Had it had not been for their kindly offices Assiduous might have got his Monets into the exhibitions; Zweiback might have learned to temper Boccaccio's witchery to the current demands. But we who know them realize that the game would hardly have paid for the candle. Their best endeavors could never have given, even to their authors, the felicity that beneficent circumstances have forced upon them. They now walk the streets in the illustrious company of unattempted ideals. Neither will ever know the torment of partial achievement. In either case an artistic failure has been averted without the loss of æsthetic enthusiasms. And all for the mere lack of time in which to thwart a beneficent fate. These instances are but a few among the many that could be given. But even they may serve to indicate that our so-called national weakness may be less in need of apologists than of someone to adequately hymn its saving virtues.

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THE FIELD OF ART

DUTCH AND FLEMISH PAINTINGS IN THE ART INSTITUTE OF CHICAGO—THE ART OF THE SCENE-PAINTER

SINCE Fromentin wrote his *Maîtres d'autrefois* it has been a commonplace that the works left us by the masters of Holland and Belgium are the most exemplary that exist. Aside from Rembrandt, who, though essentially Dutch, was yet one of those powerful individualities that seem to stand apart from all schools, Holland produced no genius of the first rank; but it produced a number of technicians, some astonishingly brilliant, some quiet and reserved, but all showing a mastery of the trade of painting such as the world has not seen before or since. The greatest painter of Flanders, Rubens, pushed technical brilliancy and facility to such lengths as to place himself by those qualities alone among the artists of the first rank, and his best pupil stands high in the second rank "not on the throne but near it." It was directly from Rubens that the delightful art of the French eighteenth century derived its inspiration, and it was from Rubens, through the intermediary of Vandyke, that the English school of portrait painters learned their trade. It was the study of Dutch landscape painting that led to the works of Gainsborough and Constable, and from them to those of Rousseau and Daubigny. For many of the noblest qualities of art—for greatness of design, elevation of sentiment, perfection of composition, even for the most splendid harmonies of color—we must still go to Italy; but for all that pertains to the purely technical side of painting—to the perfect use of materials and processes—the Dutch and the Flemings are, and are like to remain, the masters of our modern world.

On this account it is extremely fortunate for the growth of a sound knowledge of painting in America that of all the old masters the Dutch and Flemish masters should be those whose work is still to be had, and that capital examples of their work should be bought and brought here from time to time. For the qualities of Italian painting are largely appreciable from study of photographs alone, but the technical practice of a painter can be understood only by study of his original work. It is well, indeed, for every painter to see Raphael and Michelangelo and Titian in the original, if he can by any means do so, but it is indispensable that he should so see Terburg and Teniers, if he is to learn anything whatever from them. The great works of the Italian schools are beyond our reach, but admirable Dutch and Flemish pictures come from time to time into the market, and the buying of them is one of the best uses to which colossal American fortunes are put. We have a few such pictures in the Metropolitan Museum, and there are many in private collections, but perhaps the best and most representative collection of the sort in this country is that with which the public spirit and beneficence of citizens of Chicago have endowed the Art Institute of that city. It is not very large in numbers, but is splendid in quality. It rarely contains more than one picture by any artist, but that picture is, in nearly every case, one of his best. Most of the works come from the celebrated Demidoff collection, which fact of itself is a guarantee of their importance; but a glance at the fine photographs, taken by Braun, Clement & Co., and published by Durand-Ruel, will convince anyone with a knowledge of art that such a guarantee is unnecessary.

It is not always the greatest artists who are the best teachers, and Rembrandt, magnificent technician as he was in his quiet mo-

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ments, is not always as safe a guide as some of his saner if less genial compatriots; still, a collection of Dutch pictures without a Rembrandt would be like the play of Hamlet without the prince, and Rembrandt is here well represented by a work of his full maturity, the portrait of a young girl, or "Daughter of the State," signed and dated 1645. It is probably not comparable to the wonderful "Gilder" as a perfect piece of painting, and it shows comparatively little of the deep sentiment which marks the poet Rembrandt in some of the works where he is least the painter, but it is strong and sound work, largely and solidly handled, and full of that sense of vitality which Rembrandt seldom missed and which no one else, in the same degree, ever attained.

After Rembrandt, perhaps the greatest of the Dutchmen, certainly the most astonishing, is Franz Hals, but Hals can be really seen nowhere but in Haarlem. It is only when he displays it on vast canvases that his amazing *maestria* is fully comprehended. The portrait of his son in the Art Institute is a good example of his smaller and lighter work.

Rembrandt might lead the student astray, and the influence of Hals is fatal to any but the strongest heads. It is the "little masters," the quietly perfect painters of Holland, from whom one can forever learn all good and no evil. Our perspective has changed somewhat of late years, and we rate some of these higher than we did and some lower. It is strange to think that so short a time ago the exquisite refinement of Vermeer of Delft won scarce a word from Fromentin. There is no Vermeer in Chicago, and she may well envy New York the charming, though not first rate, example in the Metropolitan Museum, but there are few anywhere and no others, to our knowledge, in this country. Neither has Chicago any de Hooge. But though we rate Vermeer higher or Dow lower, it is safe to say that the solid, stolid, phlegmatic art of Terburg will not budge from its high place. Terburg is absolute and impeccable—you may not love his art, but you cannot choose but admire it, and you can pick no flaws in it. Everything else looks thin after a course of Terburg, and his painting alone seems water-tight and impermeable. And it has charm, too, and grace, and a grave, high-bred, Dutch gentlemanliness, very different from the careless bohemianism of Jan Steen or the bumpkinly humor of Ostade. These are here in first class examples: Steen with his crisp freedom of touch, Ostade with his richness of tone, and Terburg with his faultlessness, and there are others, too, that there is not space to mention.

It is difficult for us to feel the same enthusiasm about Dutch landscape-painting that we do about Dutch figure-painting. No one has ever painted indoor life so well as the Dutch, but the study of landscape owes so much to the investigations of the moderns that Ruysdael and Hobbema seem like superannuated ancestors—to be treated with respect, but to be consulted about nothing. The Ruysdael here seems to be a fine example, with much scenic effectiveness, and the Hobbema is characteristic. The other examples of Dutch landscape art we could still more readily spare when Corot and Rousseau are to be had for study. There is, indeed, one Dutch landscape that is perennially modern, but only one, "The View of Delft," by Vermeer, which hangs in the Museum of The Hague.

Among the Flemish pictures in this collection is a portrait which, beneath the photograph, is called a Holbein, and which the catalogue says "has been attributed by some connoisseurs to Albert Dürer, but which is by neither of these painters. It is certainly by a "Flemish master," as the catalogue gives it, but there may be more doubt as to the date, which is given as "about 1525." It looks earlier, and might well be of the time of Van der Weyden. In any case, it is an interesting piece of conscientious primitive workmanship. At the farthest extreme from such work is the superb portrait of the Marquis Spinola by Rubens. It is said that Rubens would never part with this portrait, and kept it until his death, and while there may have been other reasons for this than its artistic quality, one is inclined to think that sufficiently great to have been the sole reason. The head is less noble than that by Velasquez in "The Surrender of Breda" (The Lancer), but is infinitely subtle and shrewd. The rendering of character is masterly, and the workmanship apparently of the master's best. It is one of the very finest of Rubens's portraits. Not quite equal to this, but very fine also, is Vandyke's portrait of the Princess de Sievere. It is a grave and serious piece of work, without any of the flippant cleverness into which Vandyke was sometimes betrayed in his later days, and possesses great beauty and charm. Finally, there is a "Guard House" by Teniers, which may be fairly described as a picture of still life with incidental figures, and which is not par-

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ticularly interesting, though it is doubtless well enough done.

The presence of such an instructive collection in the great inland city cannot fail to be of the utmost use to serious students of art, and not only Chicago, but the whole middle West, is to be congratulated on the possession of such a treasure.

WHY it should be thought that the final and supreme end of the graphic art is the turning out of endless canvases, to be tucked in frames and strung along walls in rows for formal inspection, it is hard to conceive. But the thought certainly holds sway over a vast part of the artist-body; holds sway still in spite of the growing of the new evangel that art can find no nobler office than the beautifying of every pleasure, every business, every environment of every-day life.

The theatre is probably the most popular institution of our country. When one compares the number of people entertained in the art-galleries of the country and the time they spend there, with the thousands upon thousands gathered every evening and many afternoons into the hundreds of opera-houses and theatres of the country, one realizes the magnitude of need and opportunity and power they offer for the purveying of good art pabulum. It is vitally important, in the cultivation of the American people, that these hordes should not be cooped up in inartistic structures, and that the scenes provided for their pleasure and relaxation should not be such as to pervert their tastes.

The only way to make the influence of the theatre potent for real art is to get true artists interested in it and keep them occupied in it. The time and the place for this new movement are particularly ripe in America to-day. There is a national awakening and refining of artistic ideals, and this is extending to all the details of life. It is a dangerous experiment now for even a barn-storming, melodramatic troupe to carry inadequate and ugly scenery. While a writer in the *Figaro* complains that "a subscriber of the Comédie Française would be ashamed to applaud a scene," an American audience is always prompt and hearty with recognition of a good stage-picture, and on occasions even calls out the painter. In all important productions the name of the painter of each scene is printed in the programme, and half a dozen names have thus become familiar to the general public. The very decent compensation for good scene-painting, and the fascinating problems that endear success, should commend it most highly to the interests of the best artists. The painter with a tendency to landscape can find congenial employment for his highest flights of fancy and his most intimate psychologies of Nature. The impressionist is particularly needed to carry out the revolution now waging on the stage against the old grayness and dun severity of the bituminous school.

Through the depths and heights of the stage-picture and its multiplicity of planes, it gets a palpability of atmosphere and a semblance of reality that surpasses even those realistic masterpieces of the old Dutch school. This is not to claim that it is therefore artistically superior to the tiniest easel-picture, but only to emphasize the fact that the impressiveness of its results, by means of enlarged resources and in spite of greatly increased difficulties, gives it a right to a higher standing than one is wont to grant it.

The art has its technic like any other; its technic is possibly more binding than that of any art but architecture. It demands some mechanical knowledge, an acquaintance with the possibilities of stage-carpentry, a forethought for the necessities of folding, rolling, and cutting, shifting and transportation. Colors must be laid on with an eye to the remoteness of the beholder and the intervention of the footlights. The problems of perspective are all important, since tall objects must be represented in space that is too small, and small effects secured in a space that is too large; and the size of the actors must not be forgotten.

Electricity has been developed so far for the stage as to double the possibilities and diminish the restrictions of the scene-painter. The audience of this end of the century is so impatient of anachronisms that the contemporary scene-painter must be correct in his periods, as well as graceful in his expression.

In the movement for productions that shall be historically accurate and brilliant artistically, Sir Henry Irving is the most prominent figure. He has recruited prominent artists in other fields to his aid, men like Burne-Jones and Alma-Tadema. They have not found the art incommensurate with their abilities. It offers worthy employment and inspiration to any artist.

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ABOUT THE WORLD

THE NASHVILLE EXPOSITION

AS this magazine appears the Tennessee Centennial and International Exposition is opening its doors at Nashville, with appropriate pomp and ceremony, in honor of the hundredth anniversary of the State's admission to the Union. The idea and methods of this big fair and of the "Cotton States" exposition at Atlanta are the most formal outward and visible signs that have yet appeared, that the South has grown free from any morbid self-consciousness of its relation to the other United States. Nashville is a far more typical Southern city than Atlanta, and is a good place to have a Southern exposition. The railroad facilities are excellent, and the exposition has a beautiful, commodious site in a park of two hundred acres overlooking the city. The climate in spring and early summer is charming, and there are many spots which the Civil War has made of great historic interest, and many engaging aspects of the "Blue Grass" region to make collateral rewards for an exposition tour. To be sure, the city is not on such a highway of through tourist routes as was Atlanta; indeed, it is somewhat out of the way from the tourist trail between New England and Florida. But, on the other hand, it is within a vastly larger circle of prosperous agricultural communities and populous cities—Louisville, Knoxville, Chattanooga, Cincinnati, and a dozen more, which should furnish a realer interest and safer support than the casual and exotic element of visitors. And if, as Mr. Kipling says:

> Of all great things four greatest are,
> Women and Horses and Power and War,

Nashville can claim a considerable degree of greatness in at least three. One can see throughout the programme of the exposition the spirit of this gay Southern town with its intense love of a "bit of purple" as an accompaniment to any enterprise. The *pièce de résistance* of the exposition buildings is to be an imitation of the Parthenon, built solidly of stone, iron, brick, and glass, covered with staff to make a more exact copy of the work of Phidias. Before this stands an heroic statue of Pallas Athene, forty feet high, modelled by Miss Yelland. Memphis, of Mississippi River and cotton fame, has contrived a monument to herself in the shape of a small copy of Cheops's Pyramid, one-sixth as large as the original, but spacious enough to give a tremendous hall, which is filled with the pride and works of the modern and American Memphis. The classic spirit is maintained in the History Building, constructed on the model of the Greek Erechtheion. No doubt this plan was inspired by Nashville's favorite appellation—"The Athens of the South." And then there are the inevitable machinery halls and transportation and agricultural and fine arts and negro and a half dozen other buildings, including one devoted to a show of all Thomas Edison's inventions. It is a glorious piece of the world, this Tennessee, with a glorious history in which some notable men have figured, from Davy Crockett down through Andrew Jackson, and the natural wealth of the State is so varied and abundant that, aside from the interstate and international features, there should be material to make an exceedingly worthy exposition.

BEFORE the great railroad across Siberia is half finished it is beginning to serve its purpose of an outlet for the huge crowds of poorly fed, crowded Russian peasantry. A most important section of the

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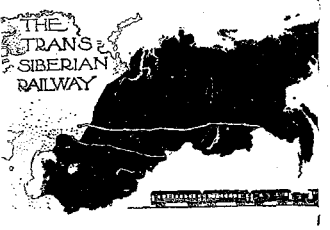
road has just been finished, for the construction is complete as far as Krasnoyarsk, 3,000 miles away from St. Petersburg. This brings the capital into direct railway communication with the rich valley of that noble stream, the Yenesei River. The Russian poor are flying to the new country by the hundred thousand; the State allows them transportation at the merely nominal rate of a mill per mile, and gives each family, under certain conditions, about three acres of land on allotment, not to be at the unrestricted disposal of the occupants, but to remain permanently for their benefit.



There is a certain powerful charm in the picture of this broad new land, rich in all the original growth of nature, and its opportune invitation to the miserable descendants of the serfs. One is so used, even in America, to fields, forests, and streams that have been exploited to their vast damage, that it is ever so pleasant, even for people who will never see them, to hear of these magnificent rivers full of game fish, of the forests dark with tall, straight trees, where the deer and bear have never yet been put to any impossible disadvantage in the struggle for existence; and of the vast wealth of the mines of coal, iron, and gold that will have so important an effect on the industrial organization of the world. No one is more interested in the Trans-Siberian Railway—the most magnificent enterprise of the century—from an economic point of view, than Nicholas II. As a boy he was made president of the road, when Alexander III. was living; and when he came to the throne he felt such a pride and enthusiasm in the work that he insisted on keeping the office.

The dimensions of the undertaking are enormous. From Tcheliabinsk, the western terminus, to Vladivostock, the present eastern terminus, the length is 4,741⅓ miles; in other words, it is much the longest railroad in the world. It goes west from Tcheliabinsk, passing the southern edge of Russia's great Siberian dominion, through Ob and Krasnoyarsk to Irkutsk, then takes a sudden turn around the southern end of the great Lake Baikal, and follows the Amoor River along the northern boundary of Manchuria to Vladivostock. Until it reaches the Yenesei River, the road passes over a steppe country that renders the engineering very simple; but beyond that, in the vast mountainous region above Tartary, the cost of construction has been heavy. When the three great railroad bridges are taken into account, Russia will pay at least $175,000,000 for the privilege of reaching the Pacific. But Russia has always wanted to reach the sea. She is practically an inland country, with the Baltic frozen up half the year and the Arctic and White Seas eternally blocked with Polar ice.

The railroad will not be finished until 1905, though nearly 62,000 people are working on it constantly in the mere work of construction. These do not include the official servants and experts. Schools for the training of skilled railroad officials have been started in the towns of Omsk, Krasnoyarsk, and Khabarovka. The work has been under way already for six years. As it was an undertaking too gigantic for the Government Direction of Railways, a separate department was inaugurated especially for its promotion.

Many Europeans are inclined to lay too great emphasis on the strategic phases of the Siberian railroad. It is enormously important politically, no doubt, but its economic features are easily first. It is said that when, five years ago, there was a terrible famine in eastern Siberia, and wheat was selling for $1.50 per *poud*, it could be bought in the Ob Valley for eight cents. With the railroad facilities that will obtain in 1905, there could be no such famine under these conditions. Prince Hillkoff, the Minister of Ways and Communications, points out that the road runs in its enormous course through a zone exceeding in extent the whole of Central Europe, and lying entirely in the mean geographical latitudes which, with an abundant supply of water, insure a high average of agricultural productiveness.

The news has come, too, that the Russian Minister, Count Cassini, has made a treaty with China, by which the port of Kiaochu, in the province of Shantung, is offered to Russia on temporary lease. This is the final step in the ambition of the Russians to reach the Pacific. Instead of the cold and ice-harassed Vladivostock, they will go to the far better harbors southward in the Gulf of Pechili, by an extension of the Siberian road through Manchuria.

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THERE was one more especially dramatic incident of the Presidential election in a locality by no means chary of sensations. The land of the Hatfields and the McCoys, in the mountainous region between Kentucky and West Virginia, took a deep and alcoholic interest in the great political issues at stake, and the polling-stations set up in the hamlets near the trans-Alleghany railroads presented an aspect of unwonted life, not to say turbulence. Into one of these towns on election-day stalked Cap Hatfield, surviving leader of his clan—a family possessing many strong traits, of which, however, all are weak when compared with the ingrained hereditary necessity of shooting at McCoys whenever the latter come within reasonable range. Cap is credited with eighteen men; he is the pride and hope of the Hatfields, who have suffered somewhat of late owing to the pale-blooded sentiments of the community and to its sheriffs. In short Cap holds, in his six feet two inches of rugged muscle, the nucleus of the most celebrated "Kentucky feud" that has thrilled the history of the South. We have followed Huck Finn in his adventures among these gentry, and know what it means to be at feud in such latitudes.

The Knell of the Kentucky Feud.

But Cap was peaceably inclined on election-day. To be sure, he and his fourteen-year old stepson, Bob Glenn, carried their Winchesters into Matteawan, but that was only natural in a tramp through the country in November, when the turkeys and the deer are at their prime. Indeed, when Cap heard that the Rutherfords, allies of the McCoys, were in town, and had heated their blood, he actually went to the Mayor, according to the best accounts, and delivered up his rifle, as a slap in the face of temptation. When he had done the duty of a Kentucky gentleman at the polls, at the bar, and at the street-corner, Cap received his gun from the Mayor, and was about to start home, when one of the Rutherfords approached with an Homeric torrent of abuse and a drawn pistol. Cap shot him through the head and started for the mountains with his boy companion. His enemies followed and secured a point of attack, before he had left town, from the vantage of a railway trestle. Two rifles were simultaneously levelled at Hatfield by a Rutherford and his friend, a Chambers, when Bob Glenn shot them, killing one and wounding the other mortally. Then the two homicides took to the mountains.

It is not a pleasant task to arrest a Hatfield red-handed and armed; it is a still more obnoxious occupation when the fugitive has reached the stronghold of his family, where fifty of the name may suddenly decide to fight; the undertaking reaches the height of disagreeable possibilities when the outlaw is Cap Hatfield, grandson of "Devil Anse;" Cap is thirty-two years old, weighs two hundred pounds, and handles them with the activity of a wild-cat. So the sheriff's posse was swelled to some two hundred armed men before any very thorough and hearty interest was manifested in the search. The forests and mountains were carefully beaten, in the belief that the outlaws had betaken themselves to the vicinity of an old rock fort, on the headwaters of Grapevine Creek, which empties into Tug River; this fort had for generations been the stronghold from which the Hatfields defied justice, or the McCoys, or both. Meanwhile the mountain passes were cordoned to prevent an escape over the border into Kentucky. After some days, a clew was found, when Cap was driven by hunger to visit one of his relatives, and the leader of the posse, a cool and capable officer, made systematic arrangements for surrounding the quarry. Cap Hatfield was for once outwitted. He and his stepson were found in a dark crevice of the rocks, fast asleep, worn out with hunger and privations. They awoke to find a score of Winchesters looking them in the face, and Cap restrained that exceedingly promising youth, his stepson, from making a hopeless fight.

It is all very like a dime novel; but there is a certain historical significance in the event which fetches the leader of the Hatfields into jail, with manslaughter absolutely proved against him. If not the end, it is the beginning of the end of that curious institution, the Kentucky feud. And how strange it is that the one occasion on which the man's instincts and impulses seem to have been entirely good, should have brought his undoing!

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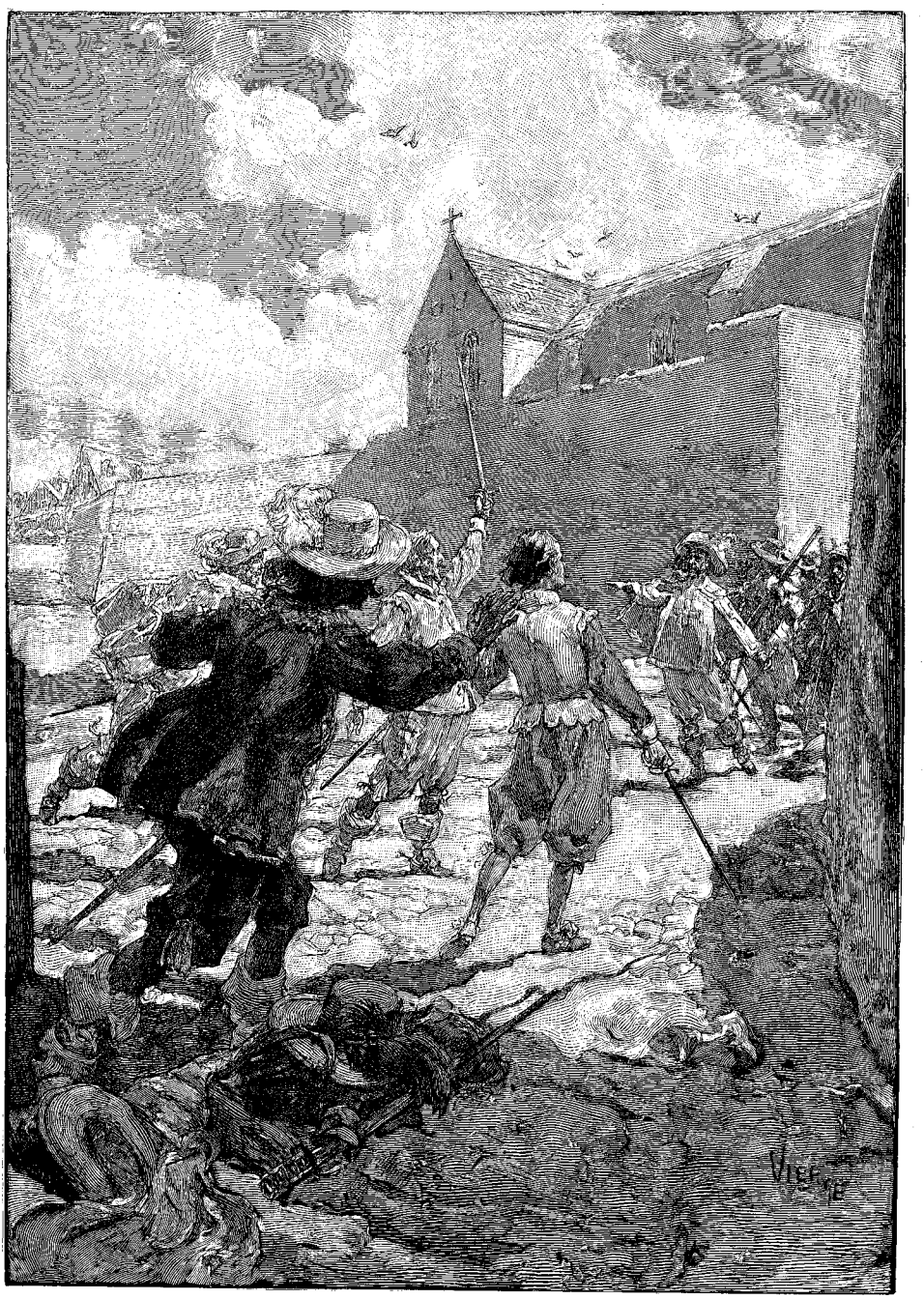

SCENES FROM THE GREAT NOVELS—VI.

THE TRIPLE CHALLENGE OF D'ARTAGNAN.—*The Three Musketeers, Chapter V.*

"The cardinal's guards!" cried Aramis and Porthos at the same time. "Sheathe your swords, gentlemen!"

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